

Hurricane Claims Guide

One of the most damaging natural disasters that can occur in this region is a hurricane. The force of the wind can cause tremendous devastation. The aftermath of a hurricane can be equally dangerous if there is extensive damage throughout the island.

Our first concern is your safety and well-being and we hope you will assess the risks you face when dealing with the storm damage. Recovering from a hurricane takes time and we would like to offer the following guidelines in the hopes that it will assist during this most difficult time while you await the processing of your claim. With regard to your property damage, our catastrophe teams will be moving throughout the islands, inspecting and photographing the damage to your respective properties. Your cooperation and patience is expected and appreciated. Please follow the suggested guidelines, provided solely as a reference source and be assured that Heritage will be by your side, as we work together to recover and rebuild after the hurricane.

- ✓ Please provide our staff with proper directions to your property and/or building. Please include all landmarks, signs and numbers of your property. Please post a sign outside with the number of your house and last name clearly visible so our adjusters can find your property.
- ✓ Locate and secure all insurance policies and important papers in waterproof containers.
- ✓ Take all steps necessary to protect the home from further or resulting damage. This may include boarding windows and doors, and roof and salvaging undamaged items and personal property. Keep all receipts if any materials are purchased to temporarily protect the property. Do not begin any permanent repairs until your home has been inspected and photographed by our Claims Adjusters.
- ✓ Take photographs of the damage before moving or repairing anything. Photos should be taken of the inside and outside of your home or structure and photos should be secured. Do not destroy or throw away any damaged items unless authorized by your Claims Adjuster. Damaged Personal property/contents should be secured in a heavy-duty plastic bag or plastic container.
- ✓ Prepare a list/inventory of all damaged personal property. This list should give a description of the items, the age of the item, cost of the item, make/model of item. (Keep all receipts and owners manuals for appliances, household and electrical items and personal property) Provide the inventory with receipts to your Claims Adjusters.

- ✓ Please prepare and keep a record of all recent improvements, additions and or recent repairs to your property.
- ✓ Obtain an estimate for the repair/rebuilding of your property from a “certified/licensed contractor”. This estimate should be on the contractor’s official letterhead showing the license number of the contractor. It should detail the work to be performed, listing cost and labor rates for each item and should be dated and signed by the contractor.
 - One Estimate is required if damage is under \$10,000.00
 - Two estimates is required if damage is over \$10,000.00
- ✓ If Home or business is owned by an Estate or Trust and/or Partnership or Joint Venture, Corporation or other entity, pending sale or foreclosure, all legal supporting documents must be provided. (i.e. administrative papers and Power of Attorneys)
- ✓ If property is extensively damaged or destroyed, please obtain and provide a copy of the last appraisal done. (Can be obtained from your bank, financial institution, lending organization and/or realtors) We may require additional documentation at a later date.
- ✓ Damaged homes and businesses are sometimes targeted for vandalism and robberies. Please take all measures to protect your family and property from harm. Be alert, especially in secluded areas and areas without power.

Some Helpful Hints: (Recovering from a Storm)

- ✓ Listen to the media and local authority and follow their instructions regarding curfews, weather, recovery information, disaster relief, evacuations etc. etc.
- ✓ Beware of downed power lines, damaged and/or flooded roadways and debris.
- ✓ Inspect home with caution, open windows and doors to ventilate and dry home and begin inspection of damage.
- ✓ Check for gas leaks. If you smell gas, quickly leave the property, leave windows open and immediately call the gas company.
- ✓ Look for electrical system damage. If you see sparks or frayed wires, turn off electricity and contact your power company immediately.

- ✓ Check for sewage and waterline damage. Do not drink water unless safe to do so. Use boiled or bottled water.
- ✓ Keep a list of emergency numbers, to include Red Cross, Radio Stations, Hospital, Fire and Police Departments and any other governmental agencies.
- ✓ If home is unsafe, secure property and seek alternative living arrangements such as shelters, hotels, family members, etc. etc. (Advise insurance company of where to reach you)
- ✓ Keep plenty of heavy-duty plastic garbage bags on hand to wrap and protect electronics, household devices and other personal property.
- ✓ Always have prepared a First Aid Kit, Fire Extinguisher and emergency supplies to include batteries, radios, flashlights, personal items, canned goods, water, lamps, in the advent that your area is without power for any length of time.
- ✓ Co-Insurance: A clause requiring that the insured maintain insurance coverage on the structure to a stipulated percentage of its value. Monetary penalties apply and will be deducted from the claims settlement if the percentage of insurance is not maintained.
- ✓ Most Property insurance policies do not cover flood damage. Flood Damage coverage can be purchased through the National Flood Insurance program. Please check with your agent/broker for information regarding this type of coverage.
- ✓ Any Mortgage holder or financial institutions listed on your policy, as a lien holder will be included on any settlement check issued. If the lien or mortgage has been released, please provide a copy of the Satisfaction of Lien/Mortgage Release to Guardian.
- ✓ Only the policyholder can obtain the settlement check and execute the closing documents for the claim, unless a Power of Attorney is provided.

Insurance Coverage Highlights (Common Terms):

Please take a moment to review your policy as Insurance policies offer different types of coverage with different limits for each type of coverage.

- ✓ Review your policy to determine the amount of “deductible” that you are responsible for. All policies have a deductible, which will be deducted from your claims payment. If you are uncertain of the amount, please consult your insurance agent or Guardian.
- ✓ Depreciation: A decrease in the value of any type of tangible property over time. (Depreciation applies to the structure and personal property)
- ✓ Not all policies cover contents/Personal Property, Loss of Use or other structure coverage. Review your policies to determine the type and amount of coverage that you purchased.
- ✓ Actual Cash Value: An amount equal to the replacement cost of lost or damaged property at the time of loss, less depreciation.

DISCLAIMER

SOME OF THE INFORMATION PROVIDED IN THIS FORM HAS BEEN OBTAINED FROM FEMA, RED CROSS, NATIONAL HURRICANE CENTER AND OTHER INSURANCE PUBLICATIONS. YOU MAY VISIT THEIR WEBSITES TO OBTAIN MORE DETAILED INFORMATION REGARDING HURRICANE RECOVERY TIPS AND DISASTER ASSISTANCE. THE INFORMATION HEREIN IS BEING PROVIDED SOLELY TO ASSIST WITH YOUR CLAIMS HANDLING AND TO MAKE SURE THAT YOU AND YOUR PROPERTY ARE PROTECTED. HERITAGE INSURANCE COMPANY CANNOT BE HELD LIABLE FOR ANY LOSS OR DAMAGE SUFFERED THROUGH RELIANCE ON THE INFORMATION PROVIDED. THE POLICY HIGHLIGHTS DOES NOT IN ANY WAY CHANGE, ALTER, AMEND, CLARIFY, EXPAND, EXTEND, OR MODIFY ANY OF THE CONDITIONS OF THE POLICY CONTRACT. IF THERE IS A DISPUTE OF ANY KIND REGARDING THE WORDING ON THIS DOCUMENT, THE POLICY CONTRACT WITH ITS FORMS, EXCLUSIONS AND AMENDMENTS WILL BE THE ACTUAL REFERENCE FORM.