

Lessons from Superstorm Sandy: Steps Every Homeowner Should Take

Superstorm Sandy was a powerful storm that packed some memorable lessons. The wind and water damage hit the East coast the hardest, but the remnants of the fall storm stretched as far north as eastern Canada.

The property damage and losses from the superstorm are estimated to be in the billions for the Northeast region of the U.S.

To protect yourself and your property from severe weather, review these important steps recommended by consumer safety advocates, the Insurance Information Institute (I.I.I.) and Institute for Business and Home Safety (IBHS).

- **Check your home insurance coverage** – Be sure you have the right kind and amount of insurance, enough to rebuild your home and replace your belongings. It's always best to review your coverage with your insurance agent every year.
- **Get flood coverage** – You may also want to purchase flood insurance, which is not covered under a standard homeowners policy. It is important to buy flood coverage well in advance of a storm because there is a 30-day waiting period.
- **Beware of contractor fraud** – Dishonest drifters often go door-to-door, especially after disasters, to try to convince you that you need a new roof, even if your roof is not damaged at all. If you need a suggestion about who to hire, contact your claims adjuster.
- **Inspect your roof** – Keeping wind and water out of your home is critical. Make sure the roof covering is well adhered and there are no missing pieces. Secure roof shingles and seal any openings, cracks and holes.
- **Check your basement** – In the basement it is recommended to use water resistant paint on the interior basement walls and install sump pumps. Sump pumps are most often used in cases where the house's basement is below the water table level and in places where flooding is common. If you have a sump pump, use a battery backup system in the event that the power goes out during a storm. You may also want to consider adding sewer and drain backup coverage to your homeowner's policy. It covers a loss caused by water or sewage that backs up through sewers or drains or overflows from a sump pump.
- **Prune the trees** – Good pruning can prevent damage to your home in extreme weather conditions. If a tree hits a home or other insured structure, such as a detached garage, most homeowner policies will provide coverage for damage to the structure and contents inside it. Some insurance policies also provide coverage for the cost of removing the tree. However, coverage is often limited to trees that fall because of a windstorm, hail, weight or ice, snow or sleet. It does not cover dead or diseased trees.
- **Create a home inventory** – An up-to-date home inventory will speed up the claims process by substantiating losses. It can also help you determine how much insurance to purchase.
- **Have an evacuation plan** – Decide where you will go and how you will get there and have more than one option. Keep a map, phone numbers and addresses handy. Think

about what you'll need to take with you — items like medicines, important documents, clothing and food — and have them ready to go.

Contact Us

By taking these steps now, you stand the best chance of getting your life back in order after a disaster. If you have any questions about this information or your coverage, please give us a call at 215-822-7573 or toll free at 877-427-4632. We're here to help.