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NEWS RELEASE

Date: July 21, 2008
Source: SIIS
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Insurers urge residents to take steps before a hurricane draws near

(Austin, TX) It is not too early to take steps to minimize the impact of a hurricane and make the process of filing and settling an insurance claim much easier, an insurance industry trade group said today.

“It is very important to have a current inventory of personal household items such as furniture, clothing and appliances,” according to Jerry Johns, president of Southwestern Insurance Information Service and a spokesperson for the Texas Windstorm Insurance Association.

“Photos or a video tape recording of those items are helpful to claim adjusters if damage does occur,” he said. “Be certain to store the photos in a secure location away from your home.”

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“Closely inspect your trees and look for weak branches which could fall on your home,” he cautioned.

“Either trim the branches or have a reliable tree service complete the work.”

“Loose items such patio furniture into the garage or your home to prevent them from injuring others during high winds,” Johns added.

“Carefully review your homeowners insurance policy to be certain you have enough coverage to replace your home,” Johns said. “An estimated 50 percent of Texas residents do not adequate insurance to replace their home in event it is destroyed.”

Business owners should consider storing company files off site and digital photos should be taken of all equipment such as computers and office furniture. Important documents should be scanned and stored in a safe location, he said.

“Flood insurance is typically not covered by the standard Texas homeowners insurance policy,” he noted.

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“Once the storm has passed call your insurance agent immediately,” Johns stressed. “Depending on the intensity of the storm, the volume of claims could be staggering.”

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