



Southwestern Insurance Information Service

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NEWS RELEASE

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Author: Sandra Helin

SIIS Office: (512) 795-8214

SIIS Cell: (512) 965-4001 Jerry
(512) 468-6965 Sandra

INSURERS ADVISE COASTAL RESIDENTS IN TEXAS: DON'T TAKE IKE FOR GRANTED

(AUSTIN, TX) Residents along the Gulf Coast of Texas can learn a lot from the experiences of those people in Texas, Louisiana and Florida who were victims of recent hurricanes during recent active tropical seasons, an insurance industry spokeswoman said today.

As we've seen in the past, a lot of people can be displaced during a hurricane. We want those affected by storms to be able to rebuild their homes and put their lives back together as quickly as possible," Helin added.

"If a hurricane or large tropical storm were to strike anywhere within the 15 coastal counties of Texas the task of filing and settling an insurance claim can be much less time consuming by following some

For Additional Information:

8303 N Mopac, Ste B-231
Austin, TX 78759

Phone: (512) 795-8214
Fax: (512) 795-9363



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simple steps, according to Sandra Helin, public affairs director of Southwestern Insurance Information Service, an industry trade group.

“Many people wait until a hurricane is too close before they fortify their homes and prepare helpful documentation which makes submitting a claim easier,” she said.

“No one can be certain where Hurricane Ike will strike but it’s important to listen to the authorities and evacuate if necessary for your own safety.”

“It’s important to have an inventory of the possessions in your home,” she advised. “Photos or video tape recordings of these items are very helpful to claim adjusters if damage occurs.”

Review your insurance policy to be certain adequate coverage is provided. If questions arise, talk to your insurance agent, Helin said.

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“Flooding is not covered by the standard Texas homeowners insurance policy,” she explained.

“Insurance agents can help you find flood insurance through the National Flood Insurance Program but it takes 30 days for a flood policy to go into effect.”

Conservative estimates indicate that about 50 percent of those who rent apartments do not have insurance to cover their household belongings, Helin added.

“A hand-written or video tape inventory as well as your homeowners insurance policy should be moved to a safe place away from the path of the storm to avoid damage,” he said.

Helin said business owners should follow the same precautions as well as a few others.

“Company files should be stored offline and digital photos should be taken of all equipment such as computers and office furniture,” he noted. “Important documents should be scanned and stored in a safe location.”

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“It is too early for the experts to predict the exact location Hurricane Ike will make landfall, but RIGHT now, not later, is the time to begin taking action which will keep you and your family safe,” she concluded.

SIIS is the oldest state insurance trade organization in the country representing insurers writing 85 percent of homeowners and auto insurance in Texas as well as the Texas Windstorm Insurance Association and the Texas FAIR Plan.

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