

Insurance

Most property owners have Homeowners Insurance coverage insuring them from catastrophic loss. However a Homeowners policy does not protect you from loss in flooding or rising water.

To insure your home from Flood (rising water) you must have a separate Flood Insurance policy. Our town qualifies and participates in the National Flood Insurance Program. We qualify by making building requirements stringent and in accordance with the Connecticut Building Code and local zoning ordinances.

If you don't have a Flood Insurance policy, check with your insurance agent for a price quote on your home and your personal property. Don't wait until the flood warning has been issued. There is a 30-day waiting period before flood insurance becomes effective, unless you are purchasing a new home with a mortgage.

BEFORE THE STORM

Make Sure That You Know Your Coverage

You may have made some improvements that have increased the value of your home. Make sure that you review your insurance policy carefully with your agent and know your coverage limits as well as your deductibles. Consider changing your coverage, if it is not adequate.

Check your policy for Flood and Windstorm Coverage

Remember, a homeowner's policy does not cover flood damage caused by rising water. If you live in a flood prone, or designated flood zone area, you should talk to your representative to obtain flood insurance.

Homeowners policies usually cover windstorm damage caused directly from the wind, wind driven water or hail policy.

If you have any questions about whether your policy covers windstorm damage, contact your insurance agent or your insurance company. Your Agent or your insurance company can assist you in making changes and determining what the cost of those changes would be.

Know What Your Current Policy Does and Does Not Cover

Standard homeowner policies usually limit coverage on items such as valuable jewelry, art, antiques, and money. You may need additional coverage for these items. If you have an older home, you will need coverage for “Law and Ordinance”. This will cover all of the code changes that may have occurred since your home was built. Most homeowners’ policies do not cover backup of septic tanks, wells or sewers into your home unless you have added a “rider” to your policy covering this type of loss.

Update Your List of Personal Belongings

Make an itemized list of your personal property, their cost, dates of purchase, and serial numbers, if appropriate. Your insurance company will probably require proof of the cost of any item for which a claim is made. Photographs and/or videotapes are also good ideas that you may wish to consider. Keeping this list updated yearly and as you add items is extremely important.

Safeguard Your Records

Keep a copy of your important papers, such as insurance policies, mortgages, title, auto and health insurance and inventory records in a convenient place. Make a list of phone numbers of people and companies that you will need to talk to if you have damage. If your property is damaged, it will be to your advantage to have access to this information or if you have to evacuate you will need to be able to take this information with you when you go.

AFTER THE STORM

Report Damage to Your Insurance Agent or Insurance Company Immediately

Your agent or company will need to provide you with a claim number. You will need to keep this number and have it available in case you need to contact your company again. Also make sure that if your company is setting up a “Claims Phone Number” that you keep that as well. You will next be contacted by an adjuster representing the company that will want to come and inspect your damage. Make sure that you have taken pictures of your damage before you have made any temporary repairs. Keep these pictures as a record just in case you have to mediate your damages with the insurance company.

Make and Document Emergency Repairs

Your policy probably requires that you make emergency repairs to prevent further damage to your home or contents. Keep all receipts and take photographs of the damage before and after emergency repairs. Your adjuster will advise you as to how to handle reimbursement for the temporary repairs. Make copies of anything that is given to the adjuster or sent to the insurance company.

Take Precautions if the Damages Require You to Leave Your Home

Secure your property. Remove valuable items. Lock windows and doors. Contact your insurance agent and leave a phone number where you can be reached. These same precautions should be taken if you are required to evacuate before a storm. If you cannot live in your home after the storm, your insurance company will be able to pay you for "Additional Living Expense" if you qualify. Make sure that you keep all of your receipts as you will need them to get reimbursed from the insurance company.