



**Independent
Insurance
Agents of Texas**

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News

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Hurricane Dolly spotlights need for proper information to expedite claims-filing process after storm, says IIAT

AUSTIN -- Hurricane Dolly may be only a category 1 storm but that is no reason to rest easy. When it passed over Florida as a Category 1 storm in 2005, Hurricane Katrina killed several people and caused both wind and flood damage before turning on New Orleans..

The Independent Insurance Agents of Texas (IIAT) and its Trusted Choice® agents remind residents to be prepared to respond to damages and the need to file claims after Dolly hits.

“Our advice to residents is first to ensure everyone’s safety and then to protect paperwork that may be necessary for the claims filing process to go quickly and smoothly,” said David VanDelinder, IIAT executive director. “Policyholders need to be sure they have the necessary information with which to contact their insurance agents if filing a claim become necessary.” Trusted Choice agents are pledged to stand by insureds during the claims process.

Property owners faced with the need to file a claim for covered windstorm damages under TWIA must notify their insurance agents of such damage as the first step in the claims process, according to IIAT. “Again the first contact in the claims process should be a policyholders Trusted Choice agent,” said VanDelinder.

“Trusted Choice® independent agents will be there to help their clients after the storm, but they will need basic contact and policy information to be of most assistance,” VanDelinder advised.

The two checklists below provide practical help that any consumer can use following the storm. Checklist No. 1 covers what to do after the storm and Checklist No. 2 covers what to do about flooding. These checklists can be downloaded at <http://www.iiat.org>.

Checklist No. 1 — What to do after a hurricane

1. Get in contact with your Trusted Choice agent as quickly as possible. Let him know about your losses. If you are relocated temporarily, let your agent know your temporary address.
2. Make only those repairs necessary to prevent further damage to your home or business. This must include covering breaks in a roof, walls or windows with plywood, canvas or other waterproof material. Do not have permanent repairs made without first consulting your agent. Unauthorized repairs may not be reimbursed.
3. Wait for an insurance adjuster to arrive to appraise your damage. Following a catastrophe, insurance companies schedule adjusters so that the most serious losses get priority treatment. Those policyholders are the most in need.
4. Keep all receipts for expenditures you’ve made to repair damage or to estimate the extent of your damage.

5. Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and should include: a description of the item (and number, if more than one); date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today.
6. Take photographs of the damaged property before making any necessary repairs to prevent further damage.
7. Collect cancelled checks, invoices, or other papers that will assist the adjuster in obtaining the value of the destroyed property.
8. If you feel it is necessary, secure a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster when he arrives. The estimate should contain detailed specifications of the proposed repairs, and detailed repair cost prices and replacement prices.
9. Even if home or business furnishings and effects look like "total losses," do not get rid of them until after they have been examined by an adjuster.
10. If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until it is thoroughly dried.
11. Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as ash, plaster, or wallboard particles which have fallen on furniture surfaces.
12. Your dry cleaning establishment can help you evaluate the cleaning or restoration costs for clothing, furs and draperies.
13. Metal objects, including guns, drapery rods, and the electric motors in home appliances, should be dried and rubbed or sprayed with oil to prevent corrosion. Radios, televisions and other electronic systems should also be dried out, but not oiled.
14. Bedding and upholstered furniture must be dried immediately if saturated with water. Vacuuming will remove some of the odor and grit left by smoke damage, but these items should be separated from other possessions since they may affect nearby items.
15. Antiques, paintings, art objects, silver and brass must be given special care. Dry them with soft cloths, but do not apply oil or rub them. This treatment will mar or otherwise damage hard finishes or surfaces.

Checklist No. 2 — What to do about flood damage

1. Notify your independent insurance agent. He will assign the loss immediately to a qualified adjuster, who will call on you as soon as possible to inspect the damage. Following a major storm or other catastrophe, even with many additional adjusters on site and others en route, it will take time to process an extraordinary number of claims. If your home has been destroyed, or yours is a serious case, tell your agent that you need priority help.
2. Before you enter a flooded building, make sure it is not in danger of collapse. Let your house air to remove foul odors or escaped gas.
3. Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes and other hazards.
4. Don't smoke or use an open flame until you are sure it is safe to do so.
5. Turn off gas at meter tank. Do not turn on the electrical system; it may have become short circuited.
6. If it is not off, the main electrical circuit should be turned off. Be extremely careful to stand on a dry surface and avoid touching the metal handle of the switch box. Use a piece of heavy rubber, plastic or a piece of dry wood to open the metal door and throw the switch off. If you have gas service, be alert for fumes. Call your local utility if you detect any fumes.

7. Pump or bail water out of the house and shovel out the mud while it is moist. Give walls and floors an opportunity to dry.
8. Before the house is fully aired out, scrub all woodwork and floors with a stiff brush. Always start washing a wall from the bottom up. Starting at the top may cause streaking.
9. Take all wooden furniture outdoors and remove all drawers and as many moving parts as possible. Clean off all mud and dirt. Do not leave them in the sun.
10. Upholstered furniture, especially any which has been submerged or badly damaged should be cleaned, dried and examined by an experienced upholsterer.
11. Clean metal objects as soon as possible. This is especially true of iron, which should be cleaned with a cloth saturated with kerosene.
12. Wall-to-wall carpets should be raised to allow air to circulate. Draperies, upholstery and clothing should be laundered.
13. Do whatever you can to avoid further damage and to make temporary repairs. Keep records of expenses incurred in preventing further damage.

About IIAT

The Independent Insurance Agents of Texas (IIAT) is the nation's largest statewide non-profit association of Trusted Choice® agencies, representing approximately 1,800 agencies and more than 15,000 agents and insurance professionals. Because Trusted Choice® independent agents represent multiple insurance companies, they help consumers comparison shop for cost-effective and customized coverage based on their needs. IIAT is also affiliated with the Independent Insurance Agents & Brokers of America and works with legislative, regulatory and judicial bodies in Texas on behalf of independent insurance agents across the state. For more, please visit iiat.org.