



**Independent
Insurance
Agents of Texas**

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News

IMMEDIATE RELEASE

July 21, 2008

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Texas independent insurance agents urge coastal residents to begin hurricane preparations

AUSTIN – Tropical Storm Dolly appeared headed for counties along the south Texas coast at noon Monday, according to published reports. The Independent Insurance Agents of Texas (IIAT) and its Trusted Choice® agents urge residents to begin preparations by utilizing the checklists below.

“With a minimum of preparation prior to the storm and knowledge of how to respond after the storm, insurance consumers can reduce property damage and expedite the adjustment of their claims,” said David VanDelinder, IIAT executive director. The ‘Before the Storm’ checklist can be an invaluable tool for preparation.”

Trusted Choice® agents caution against relying solely on public or relief agencies following a disaster. IIAT President-elect Garry Kaufman of Galveston said a lot can be done to mitigate the impact of a storm. “Planning for the inevitable chaos that accompanies large storms will allow people to protect themselves and their property and recover more quickly after the storm passes,” said Kaufman, who remained on Galveston Island throughout the threat of Rita in 2005.

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

The two checklists below provide practical help that any consumer can use. Checklist No. 1 covers what to do in advance of the storm and Checklist No. 2 covers what to do just before the storm. These checklists plus two additional checklists that cover after the storm activities can be downloaded at <http://www.iiat.org>.

Before the storm checklists

Checklist No. 1 — Before the threat

1. Alert police and fire departments to special conditions, such as an invalid who might require emergency evacuation.
2. Prepare an inventory list of personal valuables, household furnishings and equipment so any lost items can be accounted for.
3. Keep your insurance coverage current with rising building replacement costs. Make sure you have enough coverage for the furnishings and other items you've purchased since you first bought insurance. And buy flood insurance if you're eligible and vulnerable. Also, consider excess flood insurance where necessary.
4. Review your insurance policy annually. Are you sure everything important is covered? Keep it in a safe place where it can be retrieved easily after a disaster. Keep a quick-reference list containing your agent's telephone number, all your policy numbers and the respective insurance company names and phone numbers.
5. Know how to shut off your gas, electricity and water and how to board up vulnerable places around the house, such as doors and windows.
6. Plan a family evacuation and relocation strategy.
7. Take photographs or a video of all property and keep it in a safe place easily accessible after a storm.
NOTE: The next three items usually are recommended at the time of a hurricane watch. However, waiting until then is not a good idea. First, consider the threat of tornados and other sudden catastrophes and, second, when a hurricane approaches, stores may run out of what you need as others make a beeline to stock up, also.
8. Keep a supply of nonperishable foods and an emergency water supply; have essential drugs and a first-aid kit available. Keep these supplies fresh. Consider the purchase of a gasoline-powered generator.
9. Keep fresh batteries available for transistor radios and flashlights, and an extra supply of fuel for portable grills and stoves.
10. Have available the hammer, nails, tape and boards needed for protecting your residence from a storm or making necessary emergency repairs afterwards.

Checklist No. 2 — As the storm approaches

1. Do whatever you haven't done from Checklist No. 1. (Especially make sure the flashlight batteries are still fresh.)
2. Remind authorities about special conditions for your home.
3. Get your car filled with gas. Supplies may be unavailable later, or rationed. Obtain extra gas; if possible.
1. Board up storefronts, doors, windows and other vulnerable places which can be damaged.
2. Pack durable clothing.

NOTE: The following is one of the most important loss prevention steps anyone can take.

3. Secure or bring inside all tools, lawn furniture, etc. that can:
 - (a) become projectiles in a windstorm;
 - (b) be destroyed by the storm.

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.