

Common sense advice ...

## Before and after a hurricane

When forecasters predict that a hurricane may impact your area, Harleysville wants you to be aware of the steps you can and should take to protect your life, your family and your property.

### If a hurricane watch is issued (hurricane conditions are possible within 36 hours)

- Fill all your vehicles with gasoline.
- Check to determine that you have an adequate supply of medicine and prescription drugs.
- Obtain some cash, because banks and ATMs may not be available for extended periods.
- Turn refrigerators and freezers to their coldest setting.
- Bring into the house or garage any furniture, equipment, toys, etc. that may be outside.
- Remove tree branches that could damage windows or walls.
- Assemble a first aid kit.
- Collect important documents (e.g., medical records, insurance policies, checkbook, etc.) and store them in a watertight container.
- Review your evacuation route and destination.
- Have a two-week supply of drinking water, non-perishable food, and fuel for alternative cooking appliances, such as gas or charcoal grills (but do not use these grills in a confined area).
- Fill tubs or other containers with water for non-drinking use in case you rely on a well, or the municipal system fails or becomes contaminated.
- Have a supply of batteries for battery-operated radios or televisions. (A battery-operated weather radio—or portable radio with a weather band—is a good idea, as well.)
- Have a supply of candles in the event of a power outage.

### If a hurricane warning is issued (hurricane conditions are expected within 24 hours)

- Board or shutter windows.
- Tape exposed glass, close drapes and move furniture away from exposed doors and windows.

### If you must stay in your home

- Remain indoors in an inside room, preferably with no windows.
- Listen to the radio or TV for updates from official sources.
- If flooding is possible, shut off all utilities at the main switch.

### If you must relocate

- Shut off all utilities at the main switch.
- Disconnect appliances.
- Make reservations at your destination, if necessary.
- Provide a friend or family member with your destination and how to contact you.
- Take supplies such as a first aid kit, water, snacks and prescription medicine.
- Keep important papers with you.
- Take family pet and pet supplies.
- Keep receipts of all relocation expenses for insurance purposes.

### After a hurricane

- Beware of outdoor hazards, such as dangling power lines and broken tree limbs, and immediately report them to the proper authority.
- Boil water until you have been told it is safe to drink.
- Throw out food that may have been contaminated by a power outage or flooding.
- Take photos of any damage before clean-up efforts begin, and use the camera to document damage you repair before our inspector arrives.
- Make temporary repairs, if possible.
- Pump out the basement, if flooded.
- Turn on utilities after it's determined that it's safe to do so.

### If you need to file a claim

If you need to file a claim, contact your independent agent or Harleysville Insurance at one of the following numbers:

- 800.892.8877—if a storm has damaged your property (other than by flood waters), or if you're not sure what number to call
- 800.421.3535—if your property has been damaged by flood waters
- 800.222.1981, ext. 6446 or 6445—if you have a life insurance claim to report

Prior to reporting your loss, please try to have your insurance policy number available, if possible.

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## Before and after a hurricane *continued*



### Things to keep in mind when reporting a claim

You can report a claim 24 hours a day by calling one of the numbers on page 1 of this flyer. Please have as much information in hand as possible when you report the claim. That includes such things as your policy number, your physical location and contact information, the cause of the damage, and the type of damage. Even if you don't have all that information, make every effort to report your claim anyway, so we can initiate the process to respond to your situation.

Once you've reported your claim, it will be assigned a claim number, which establishes an important reference point for all of us going forward. Assigning a claim number sets the process in motion and enables us to respond promptly to your situation.



### Assigning a claims specialist

Your claim will be assigned to a claims specialist who will contact you as soon as possible to assist you with your loss. In most cases, this contact will be made within 24 hours of the time you reported the claim. The claims specialist will discuss your loss with you, help determine your needs and discuss a plan to resolve your claim. It is important that you keep a record of the claims specialist's name and contact information, so that you can more easily follow up with the assigned specialist. Depending upon your situation, you may find it easier to correspond electronically, so make sure you also obtain your claims specialist's e-mail address.



### Working with an independent insurance adjuster

If this weather event results in significant, widespread damage, we may partner with independent insurance adjusters in order to obtain the additional staffing necessary to provide you with timely, quality service. Your Harleysville claims specialist will make you aware if your claim has been assigned to an independent adjustment firm and give you its contact information.



### Minimizing property damage

We will do whatever we can to address your situation, but you also have an obligation to prevent any loss to your property before the hurricane hits, and to minimize any loss to your property after the storm has passed. So, here's what you should do:

1. Prevent as much damage as possible by securing the property before the storm arrives.
2. If property damage occurs, report the claim as soon as you can.
3. Prevent additional damage by completing temporary repairs, if possible.
4. If water intrudes into your property, dry everything as soon as possible.
5. If help is needed with the temporary repair or drying process, obtain assistance from an emergency services company.
6. Separate damaged goods from undamaged goods.
7. If the damaged goods can be cleaned or repaired, start that process.
8. Advise your claims specialist of any mitigation actions you take.
9. In most cases, Harleysville will consider any reasonable expense a part of your covered claim.