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ARE YOU READY FOR HURRICANE SEASON?

Hurricane season begins June 1. Do you know what your homeowners insurance policy covers if your property is damaged?

Last August, Hurricane Irene caused more than \$400 million in damage in Maryland. After the skies cleared, many Marylanders who filed claims learned that special deductibles applied. These deductibles could add thousands of dollars to the policyholder's share of repair costs. When Tropical Storm Isabel moved through the state in 2003, people realized too late that damage from flooding is not covered under most homeowners insurance policies. Flood insurance is available through the National Flood Insurance Program and some private insurers. Generally, there is a 30-day waiting period before new policies take effect.

Don't be caught off guard by your insurance coverage this hurricane season. During National Hurricane Preparedness Week, which runs May 27 through June 2, Insurance Commissioner Therese M. Goldsmith encourages all Marylanders to read their insurance policies carefully. The Maryland Insurance Administration offers guides and general information about insurance coverage at community outreach events and online. Your insurance agent can help to explain specifically what is covered by your policy and what is not.

Some ways to prepare for disaster include:

- Inventory your home. Whenever possible, take photos or videos to support any claim you may need to file later. Smart phone users can download a free home inventory application, *myHOME Scr.APP.book*, from the National Association of Insurance Commissioners.
- Determine if your home is insured to its full replacement cost.
- Keep your policy information in a waterproof, fireproof safe or off-site, such as in a safe deposit box, or scan it and save it to a flash drive that you keep in an emergency kit.
- Consider purchasing flood insurance. Coverage is as low as \$129 a year. Visit www.FloodSmart.gov or call 1-888-379-9531 for more information.

For more information on how to [prepare for hurricane season](#), visit the Maryland Insurance Administration's website, www.MdInsurance.state.md.us. Look for the link to Insurance Preparedness for Natural Disasters under Hot Topics.