

Disaster Readiness

Before and After the Storm



NC DEPARTMENT
of INSURANCE
MIKE CAUSEY, COMMISSIONER

***“Your North Carolina
Department of Insurance is
happy to provide this
information to help protect
you, your family and your
property in the event of a
disaster.”***

Commissioner Mike Causey





DUPLIN COUNTY

TORNADO



SAMPSON COUNTY

TORNADO



WILMINGTON

HURRICANE
FLORENCE



PENDER COUNTY

HURRICANE
FLORENCE



EMERALD ISLE

HURRICANE
DORIAN/TORNADO



OCRACOKE

HURRICANE
DORIAN



OAK ISLAND

HURRICANE ISAIAS



OCEAN ISLE BEACH

EF3 TORNADO



ONSLOW COUNTY

EF1 TORNADO

WHAT DO ALL THESE IMAGES HAVE IN COMMON?

- **ALL WERE DISASTERS CAUSING GREAT LOSS.**
- **ALL HAPPENED IN COASTAL AND SANDHILLS
COUNTIES OF NC.**
- **ALL OCCURRED WITHIN THE PAST 5 YEARS.**

A photograph showing a severe flood in a residential area. In the foreground, murky floodwater is filled with floating debris, including branches and logs. Two cars are partially submerged in the water; one is a dark-colored sedan, and the other is a red car. In the background, a single-story house with a dark roof and light-colored siding is partially underwater. A large tree stands in front of the house, its lower branches submerged. To the left, a white fence and a red inflatable ring are visible. The sky is overcast, and the overall scene conveys a sense of disaster and property damage.

Are You Adequately Covered?

COMMON TYPES OF INSURANCE COVERAGE

- HOMEOWNERS
- DWELLING/FIRE
- AUTO
- RENTERS
- WIND AND HAIL
- FLOOD INSURANCE

FLOOD INSURANCE

DO YOU NEED A FLOOD POLICY?

Flooding can occur in all 100 counties

“If it rains where you live, it can flood where you live.”



Rapid snow melt



Rain (flash flood)

Flooding can occur in all 100 counties

“If it rains where you live it can flood where you live”



Dam failure



Hurricane storm surge

WHAT DO YOU KNOW ABOUT FLOOD INSURANCE?

Does flood insurance go into effect the same day as you submit the application?

NO – there is a 30-day waiting period

Is flood insurance regulated by NCDOI?

NO – it's a federal program (FEMA) and policies are issued through the NFIP.

Is damage from mudslide covered under your homeowner's policy?

NO – mudslides are covered under FLOOD POLICIES

NOT SO FUN FACTS ON FLOOD

- NC ranks 8th for flood risk in the nation.
- Flood is the costliest and most lethal natural disaster.
- Less than 5% of NC Homeowners have flood insurance.
- 85% of flood losses from Hurricane Florence were uninsured.
- What region in NC has had the most flood events?

The Piedmont!!!!

Frequency of NC Flooding



TALK WITH YOUR AGENT ABOUT YOUR POLICIES

What changes have occurred in your life since you last reviewed your policies with your agent?

- Major purchases?
- Change of marital status?
- Change in dependents?
- Property Value Changes?
- Rising Building Costs?

Do you have enough coverage? More than you need?

KNOW YOUR POLICIES AND COVERAGES

Do you know what your deductible is? Do you have a separate named storm deductible? What percentage?

Are you covered for replacement value or cash value?

Are you sure your CAR is fully covered? Minimum liability insurance will not cover damages to your vehicle.

Do you have a Dwelling/Fire Policy or a standard Homeowners Policy?

KNOW YOUR POLICIES AND COVERAGES

Most homeowner's policies do not protect against wind and hail.

Most homeowner's policies do not protect against flood.

Reevaluate your policy each year to determine if your policy limitations are sufficient to cover current conditions.

A good insurance agent will advise you effectively, however, it is up to you to do your homework too. Know your policy coverages!

HOME INVENTORY

DOCUMENT WHAT YOU OWN TO HELP THE INSURANCE
COMPANY EVALUATE YOUR LOSS

Go room to room, write down the following information about the items in your home:

- the brand name/description
- estimated value
- date of purchase

It is also helpful to compile receipts, appraisal documents and serial numbers.

HOME INVENTORY

DOCUMENT WHAT YOU OWN TO HELP THE
INSURANCE COMPANY EVALUATE YOUR LOSS

- Videotape or photograph your belongings. Remember to show the insides of closets, your garage and any storage spaces.
- Include a close-up shot of the newspaper showing the DATE the photo was made.
- Store your home inventory and related documents in a safe, easily accessible place online, on your computer or in a fire-proof box or safe deposit box. Consider sharing a copy with friends or relatives or leaving a copy at your office.

COLLECT AND REVIEW IMPORTANT DOCUMENTS


Gather important paperwork, including:

- insurance policies
- medical records
- prescriptions, etc.

Bring copies with you if you evacuate your home.

Consider scanning or photographing important documents and storing them on a flash drive in a location other than your home.

AFTER THE DISASTER



Some common questions and answers
after a disaster strikes

IF I HAVE STORM DAMAGE, WHAT SHOULD I DO?

Contact your insurance company *as soon as possible* to arrange a visit from an adjuster. Be patient; insurance companies will likely be handling a very large volume of requests.

Photograph and make a list of your damage.

Protect your home from further damage by making temporary repairs only. Save any receipts for materials purchased.

Do not have permanent repairs made until your insurance adjuster has inspected your property and you have reached an agreement on the cost of repairs.

WHAT SHOULD I DO IF MY HOME IS UNINHABITABLE?

Protect your home from further damage by making temporary repairs if safe to do so. Save all receipts.

If necessary, rent temporary shelter. Most homeowner's policies pay additional living expenses while your property is being repaired. Save receipts.

Check with your agent to determine what expenses will be reimbursed.

PUBLIC ADJUSTORS – GOOD OR BAD?

Rather than representing the insurance company, a “public adjuster” offers his/her services to the consumer for a fee. North Carolinians are advised to be on the lookout for unlicensed public insurance adjusters who may try to do business illegally in our state.

If you are approached by a public adjuster, **ASK TO SEE A REGISTRATION NUMBER** and **A LETTER FROM THE NC DEPARTMENT OF INSURANCE** authorizing them to do business in NC.

Do not do business with adjusters who request money from you in advance.

If you wish to report illegal actions or want to confirm that a public adjuster is licensed, please call the Agent Services Division of NCDOI (toll free) 855-408-1212.

WHAT IS FRAUD?

Insurance fraud occurs when an insurance company, agent, adjuster or consumer commits a deliberate deception in order to obtain an illegitimate gain. It can occur during the process of buying, using, selling or underwriting insurance. Insurance fraud may fall into different categories from individuals committing fraud against consumers to individuals committing fraud against insurance companies.

WHAT TO DO TO AVOID BECOMING A VICTIM OF FRAUD

- Always remember that if it sounds too good to be true, it probably is.
- Deal only with licensed agents and companies. Deal with local contractors if possible.
- Do not sign a blank application or claims form.
- Do not pay insurance premiums in cash without the receipt that has the company or agency name on it and is signed by the agent receiving the payment.
- Keep all your records and proof of payments.

REPORT FRAUD

IN 2017, ONLY ABOUT 12% OF SERIOUS FRAUD CLAIMS WERE BEING INVESTIGATED AND PROSECUTED.

SINCE THEN, THE CRIMINAL INVESTIGATIONS DIVISION HAS TRIPLED THE NUMBER OF LAW ENFORCEMENT AGENTS AND THIS YEAR THEY HAVE MADE:

166 ARRESTS

98 CONVICTIONS

\$611,075 IN RESTITUTION OR RECOVERIES

BUT WE CAN'T FIGHT FRAUD ALONE! WE NEED YOUR HELP!

REPORT FRAUD

You may report insurance fraud using any of the methods below:

- Report Insurance Fraud Online at www.ncdoi.gov
- Phone: 919-807-6840 or Toll-Free 888-680-7684 (NC Only)
- Fax: 919-715-1156
- Email: reportfraud@ncdoi.gov
- Mail: Criminal Investigations Division, NC Department of Insurance, 1201 Mail Service Center, Raleigh, NC 27699-1201

N.C. ATTORNEY GENERAL CONSUMER PROTECTION

877-5-NO-SCAM (TOLL FREE IN N.C.)

NCDOI CONSUMER SERVICES

855-408-1212 (TOLL FREE)

OTHER CONTACT INFORMATION THAT MIGHT BE USEFUL IN THE EVENT OF AN **EMERGENCY**:

ATTORNEY GENERAL (CONSUMER PROTECTION) 1-877-566-7226

LEGAL AID OF NC 919-856-2564

NC DEPARTMENT OF AGRICULTURE 919-733-7125

**NC JOINT UNDERWRITING ASSOCIATION / NC INSURANCE
UNDERWRITING ASSOCIATION (BEACH PLAN/FAIR PLAN) 1-800-662-7048**

FEDERAL EMERGENCY MANAGEMENT AGENCY 1-800-621-3362

SPEECH/HEARING IMPAIRED LINE 1-800-462-7585

NATIONAL FLOOD INSURANCE PROGRAM 1-800-379-9531

A TOOL FOR CONSUMERS AND AGENTS FROM YOUR NC DEPARTMENT OF INSURANCE



- Receive alerts and information straight from NCDOI in the event of a natural disaster.
- Process a complaint from your phone.
- Download in *minutes* straight from www.ncdoi.gov (soon to be available in your app store).



NC DEPARTMENT *of* **INSURANCE**

MIKE CAUSEY, COMMISSIONER

FOR INSURANCE-RELATED QUESTIONS ABOUT HOMEOWNERS, RENTERS, AUTO, HEALTH, LIFE, DISABILITY AND OTHER TYPES OF COVERAGE, DIAL TOLL FREE.

NCDOI CAN ALSO ASSIST WITH FINDING CONTACT INFORMATION FOR AN INSURANCE COMPANY, CHECKING LICENSE STATUS FOR AN INSURANCE AGENT OR COMPANY, OR FILING A COMPLAINT.

**CONSUMER
SERVICES**

855-408-1212

www.ncdoi.gov