

# MEDIA ADVISORY: Insurance Experts Available to Discuss Hurricane Michael

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**TALLAHASSEE, FLORIDA, October 9, 2018** –Reporters covering Hurricane Michael are encouraged to contact the [Insurance Information Institute](#) (I.I.I.) for insights into how insurers and consumers are preparing for the storm, which appears headed for the Florida Panhandle.

Hurricane Michael is expected to make landfall on Wednesday, Oct. 10, and as a result, insurers are already deploying insurance claims adjusters and mobile catastrophe units to the region. [About 60 percent of the hurricanes](#) which have made landfall in the continental U.S. in October have struck Florida, according to Dr. Philip Klotzbach, a Colorado State University meteorologist and an I.I.I. non-resident scholar.

Consumers who are in Hurricane Michael's path should take the following steps to prepare themselves financially for storm-caused property damage.

- 1. Have your insurer's contact information:** Besides having your insurer's claims filing contact information, know your auto, flood, homeowners, and/or renters insurance policy number(s) and be ready to provide your insurer with your cellphone number and email address.
- 2. Document your loss:** Take photographs of your damaged property and note the item's purchase date and approximate value—and collect receipts, if you have them. Many insurers ask consumers to submit an inventory of storm-damaged items. An insurance adjuster will assess your property damage and then estimate how much it will cost to repair or rebuild your property and/or replace possessions.
- 3. Do not discard damaged items until you've spoken with your insurer:** You want your insurance claims adjuster to have the information he or she needs to process your insurance claim. However, if your local municipality wants damaged property discarded for safety reasons, photograph it to expedite the claims-filing process.
- 4. Do not be hasty in signing contracts for repair:** Contact your insurer before retaining a contractor. Contractors who ask for large deposits up front may not be reputable.
- 5. Check with your insurer for emergency services that are available:** Many insurers will dispatch an approved emergency services company to do temporary repairs to protect your home from further property damage. If wind-caused property damage makes your home uninhabitable, your homeowners insurer will provide funds for temporary housing under your additional living expenses coverage.
- 6. Keep a claims-filing diary.** The better organized you are, the easier the insurance claims-filing process will be. Make a list of everyone you speak to about your claim, noting their name, title and contact information. Also, keep track of the date, time and issues discussed.

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