

TIPS TO HELP PREPARE FOR
**NATURAL
DISASTERS**



Maryland
INSURANCE ADMINISTRATION

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DISASTERS**



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INTRODUCTION

Natural disasters happen any time and any place; Maryland is not immune. In the last few years, Marylanders have experienced significant damage to their homes and personal property as a result of tornadoes, floods and hurricanes.

While natural disasters are out of our control, adequate preparation is in our control. It is also the best first step toward a quicker recovery. This handout provides consumers and businesses with tips on what they can do to prepare for a disaster.

BEFORE THE WEATHER HITS

- Make a list of emergency contacts, and also your insurance policy information (including policy number and contacts). Forms for these purposes appear at the end of this document.
- Check your homeowners, renters, automobile, and commercial insurance policies to determine what is and is not covered. To learn more about your insurance coverage, talk to your insurance producer (also known as an agent or broker) or your insurer. You can also download a copy of the Maryland Insurance Administration's (MIA's) publication, *An Insurance Preparedness Guide for Natural Disasters* at www.insurance.maryland.gov.
- Create an emergency supply kit and develop an emergency plan. Here's a list of some of the things the State of Maryland's Emergency Management Agency recommends to include in your emergency supply kit:
 - Food – Store at least a three-day supply of non-perishable foods that do not require refrigeration, cooking, a lot of water or a lengthy preparation. Don't forget foods for family members with special needs such as infants or those on special diets.
 - Water – Store one gallon of water per-person per-day for a three-day period.
 - First Aid Kit – Sterile adhesive bandages, scissors, tweezers, needles, moist towelettes, antiseptic, thermometer, petroleum jelly, cleanser/soap, aspirin/pain relievers, assorted sterile gauze pads, antacids, and/or laxatives.
 - Tools and Supplies – Battery operated radio and extra batteries, flashlight and extra batteries, non-electric can opener and utility knife, pliers, tape, signal flare, and a map of the area.



- Cleaning Supplies – For example: plastic garbage bags with ties, plastic bucket with tight lid; disinfectant, and household chlorine bleach.
 - Personal Hygiene Supplies – For example: toilet paper and soap.
 - Clothing & Bedding – Include at least one complete change of clothing and footwear per person, blankets/sleeping bags, sunglasses, sturdy shoes/work boots, and rain gear.
 - Special Items – For example: infant supplies (formula, diapers, bottles, powdered milk), medical supplies (prescription medications, insulin, denture needs, extra eyeglasses and/or contact lens supplies), and important family documents (birth certificates, marriage licenses, wills, bank account numbers, deeds, credit card numbers and companies, insurance policies, and passports). It is a good idea to keep important family documents in a watertight container.
- Not all shelters accept pets. Plan ahead. Make sure you know where they can go and that you have an emergency supply kit for them.
 - Create an inventory of all of your personal property. For information on how to create that inventory, take a look at the MIA’s video at: <https://www.youtube.com/watch?v=hgbvSRbPzjM>. The National Association of Insurance Commissioners (NAIC) also offers an App that you can use to create your inventory at: <https://content.naic.org/consumer/home-inventory>.
 - Seniors can sign up for the Maryland Department of Aging’s, “Senior Call Check Program” to have someone call them daily. Call 1-866-50-CHECK or visit: <https://aging.maryland.gov/>.



- Store valuables in elevated areas or in plastic, water resistant containers if they are required to be stored on the floor.
 - If appliances and utilities cannot be elevated to a higher level, it is a good idea to use materials to elevate them from being directly on the floor. Ensure that the appliances are secure so that they will not fall and cause injury.
 - Landscape around your home to avoid water backups near your home. Remove debris, clean gutters and downspouts, and repair any cracks and leaks.
- Listen to the news to know when flooding might occur. If you have time, bring in outdoor furniture and move essential items to a higher floor.

AFTER A LOSS

If you have insurance, it is important to call your insurance producer (also known as an agent or broker) or insurer as soon as possible to begin the claims process. To find out more information about the claims process, take a look at the MIA's brochure, An Insurance Preparedness Guide for Post-Disaster Claims at: www.insurance.maryland.gov.

KEY TERMS YOU SHOULD KNOW

Weather advisories often describe weather events like a flood, hurricane or thunderstorm, by saying, “flash flood”, “hurricane watch”, “hurricane watch” or “severe thunderstorm”. What do those terms mean?

The National Weather Services provides the following explanations:

- **Flash Flood or Flood Warning**: Flash flooding or flooding has been reported or is imminent. Take necessary precautions at once. Follow local authorities' instructions regarding evacuation.
- **Hurricanes**: Hurricane season begins in June and continues through November, with most activity occurring in late summer and early fall.
- **Hurricane Watch**: A hurricane watch is issued by the National Weather Service when there is a threat of hurricane conditions (winds of 74 miles per hour or greater) within 48 hours. Storm surge, coastal flooding and/or river floods may accompany a hurricane.
- **Hurricane Warning**: The National Weather Service issues a hurricane warning when hurricane conditions (winds of 74 miles per hour or greater) are expected in 36 hours or less. Storm surge, coastal flooding and/or river floods may accompany a hurricane.
- **Severe Thunderstorms**: Severe thunderstorms can produce lightning and other associated dangers, such as tornadoes, strong winds that exceed 58 miles per hour, hail one inch or larger in diameter, and flash flooding.



To learn more about what other common terms to describe weather events, visit the National Weather Service's website, <https://www.weather.gov/lwx/WarningsDefined>.

RESOURCES

American Red Cross – Contact the American Red Cross at 410-624-2000 or 800-733-2767, if you have immediate emergency needs for food, clothing, shelter or medical care. Financial assistance may also be available.

Food Stamp Assistance – You may be eligible for disaster food stamp assistance. Call the Maryland Department of Human Services at 800-332-6347 for food stamp information.

Maryland Department of Commerce – Provides information and support to businesses, including, for example, loans and other financial assistance based on need and qualifications. 410-767-6300 or 888-ChooseMD (888-246-6736) www.commerce.maryland.gov

Maryland Department of Emergency Management (MDEM) – Coordinates the State’s response to natural disasters and other emergencies. 877-636-2872 www.mdem.maryland.gov

Maryland Department of Environment (MDE) – MDE cooperates with the Federal Emergency Management Agency (FEMA) to provide assistance to all communities participating in the National Flood Insurance Program (NFIP). 410-537-3000 www.mde.maryland.gov

Maryland Department of Housing and Community Development (DHCD) – Can provide information regarding State housing renovation and rebuilding programs. 800-756-0119 www.dhcd.maryland.gov

Maryland Home Improvement Commission (MHIC) – The State regulatory agency that licenses home improvement contractors and salespeople, investigates complaints, and maintains a database of complaints against contractors. 888-218-5925 or 410-230-6169 www.dllr.state.md.us/license/mhic



Maryland Insurance Administration (MIA) – Regulates the insurance industry in the State and helps resolve consumer complaints. 800-492-6116 or 410-468-2000
www.insurance.maryland.gov

Maryland Motor Vehicle Administration (MVA) – Replacement of State-Issued ID – Contact the at 800-950-1MVA or visit the MVA’s website at:
<https://mva.maryland.gov/about-mva/Pages/info/26300/26300-44T.aspx>.

National Flood Insurance Program (NFIP) – Underwrites flood insurance policies sold by local insurance companies. Claims are paid under NFIP guidelines through the companies that sold the policies. 800-621-FEMA <https://www.floodsmart.gov/>

National Weather Service – <https://www.weather.gov/wrn/wea>

Office of the People’s Counsel – Helps residential customers of electricity, natural gas, telephone and private water services find financial assistance for utility bills. 800-207-4055
www.opc.maryland.gov

Small Business Administration (SBA) – Provides low-interest loans to individuals and businesses to cover property-damage costs. 800-659-2955 www.sba.gov

Social Security Administration (SSA) – Call 800-772-1213 or visit the SSA’s website (<https://www.ssa.gov/locator/>) for location information.

Unemployment Insurance – Call 800-827-4839 or 410-949-0022 for unemployment insurance or visit www.dllr.state.md.us/employment

Veterans Benefits – Call the Maryland Department of Veterans Affairs (VA) at 410-260-3838 or visit www.veterans.maryland.gov



NOTES

Insurance Information:

Auto Insurance Company Name _____

Policy Number _____

Phone Number _____

Commercial Insurance Company Name _____

Policy Number _____

Phone Number _____

Home/Renters Insurance Company Name _____

Policy Number _____

Phone Number _____

Health Insurance Company Name _____

Policy Number _____

Phone Number _____

Prescription Insurance Company Name _____

Policy Number _____

Phone Number _____

Life Insurance Company Name _____

Policy Number _____

Phone Number _____

Dental Insurance Company Name _____

Policy Number _____

Phone Number _____

Contact Information of Family, Friends and Neighbors:

Name & Relationship: _____

Address _____

Phone Number(s) (Identify: Home, Work, Cell) _____

Email Address _____

Name & Relationship: _____

Address _____

Phone Number(s) (Identify: Home, Work, Cell) _____

Email Address _____

Name & Relationship: _____

Address _____

Phone Number(s) (Identify: Home, Work, Cell) _____

Email Address _____

Name & Relationship: _____

Address _____

Phone Number(s) (Identify: Home, Work, Cell) _____

Email Address _____

Name & Relationship: _____

Address _____

Phone Number(s) (Identify: Home, Work, Cell) _____

Email Address _____

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information.

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People with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Chief, Communications and Public Engagement at the address listed below.



Maryland

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800-735-2258 TTY

www.insurance.maryland.gov

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