



Be Smart. Be Safe.

BE READY

HURRICANE PREPAREDNESS GUIDE

HURRICANE SEASON

June 1 - November 30



Customer Service

866-568-8922

Customer Service Email

customerservice@edisoninsurance.com

Customer Service Fax

800-262-2348

Report New Claims & General Claims Questions

888-683-7971

Claims Email

cscclaims@edisoninsurance.com

Payment Address (Payments Only)

PO Box 733998

Dallas, TX 75373-3998

Policy Documents (Excluding Payments)

PO Box 21957

Lehigh Valley, PA 18002-1957

Claims Documents

PO Box 25128

Lehigh Valley, PA 18002-5128

Overnight Policy Documents

Edison Insurance Company

c/o BerkOne

MPCIN - EDI Policy

1530 Valley Center Parkway

Bethlehem, PA 18017-2266

Overnight Claims Documents

Edison Insurance Company

c/o BerkOne

MPCIN - EDI Claims

1530 Valley Center Parkway

Bethlehem, PA 18017-2266

Bright AND **INNOVATIVE IDEAS**
IN HOMEOWNERS INSURANCE
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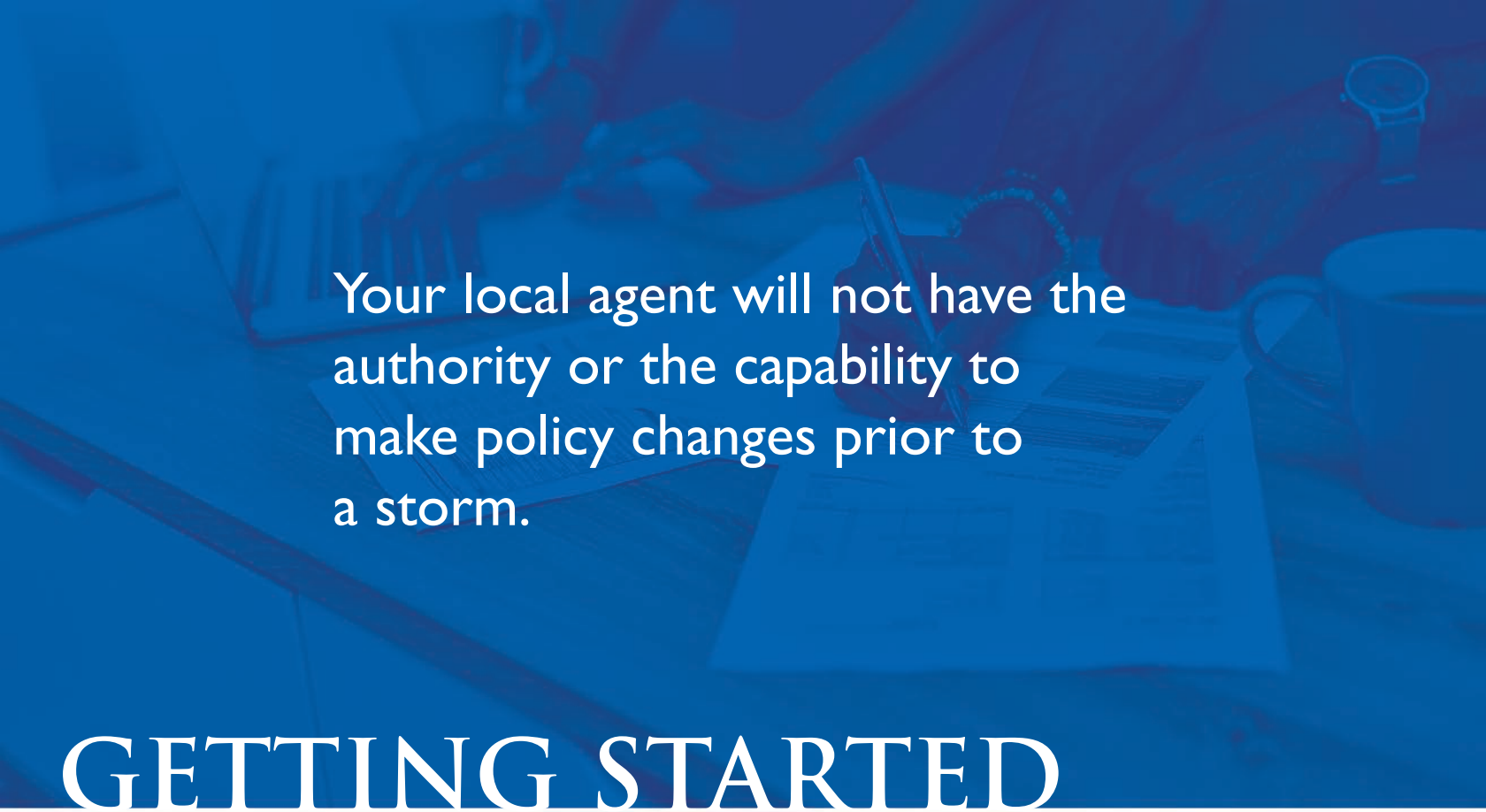
The calm before the storm...

Preparing for hurricane season is part of being a Floridian. When speaking with our policyholders, many confirm they become anxious as hurricane season approaches, especially when a hurricane is looming on the horizon. As your chosen homeowners' carrier, providing you with information to prepare ahead of time with our step by step preparation guide, will assist you in creating a plan while serving to keep the stresses of the season at bay.

Most Floridians know hurricane season officially begins each year on June 1st and ends on November 30th, with peak season stretching from August to October each year. The key to a successful season is to make your preparations ahead of time so you are not scrambling to purchase supplies and complete tasks when a storm is approaching our shores and supplies become difficult to locate.

You have already taken the first step in choosing our company to provide solid and secure coverage for your home. The next step is to start preparations now before there is any threat of a storm. We have created this guide to help you develop a comprehensive plan to prepare your home and family before the storm and help you stay safe and as comfortable as possible during and after the storm. We hope this is helpful. **Let's get started.**





Your local agent will not have the authority or the capability to make policy changes prior to a storm.

GETTING STARTED

Coverage

Once a storm threatens our state, carriers suspend their routine business functions and make their own storm preparations. In most instances, your local agent will not have the authority, nor capability to make policy changes in the few days prior to a storm's arrival. This is precisely why it is important to review your homeowner's policy prior to the start of hurricane season and to make certain you have the coverages, deductibles, and coverage limits you desire in the event your home sustains damage.

It is also important to understand your homeowner's policy does not typically provide flood coverage. Flood coverage protects your home against damage resulting from rising water caused by heavy or prolonged rain, coastal storm surges, blocked storm drainage systems, or a levee or dam failure.

Documents

Because water damage is associated with most storms, we encourage you to always maintain your personal documents in a safe and waterproof container where you can easily retrieve them at a moment's notice.

Edison Insurance policyholders have the additional advantage of registering their policies on our website to view documents, billing information, and track claims online at any time. Thus, eliminating the need to store physical policy documents.

Photos

In the event of a loss, pre-storm photos and/or videos of each room in your home can help expedite the claims process. In addition to photos of the interior of your home, exterior photos and videos are also a good idea to have on hand. We recommend storing pre-storm photos on your smartphone or other portable mobile devices for easy retrieval.



Preparing for storm season should be an ongoing process.

PREPARING YOUR HOME

Supplies

Gathering hurricane supplies should be an ongoing process to avoid long lines, supply shortages, and anxiety. Check your pantry periodically, and make certain to stock up on supplies as they start to run low. Maintain a generous supply of fresh water for each person in your home, and account for one gallon of water per person/per day, with enough to last for five to seven days.

Generators

Generators are a great source of power when utility services are not available. Should you and your family decide to purchase a portable generator, to power a few appliances, operate it carefully and maintain the unit outdoors in a well-ventilated area while in use. Permanent generators allow you to power your entire home and offer greater safety, as they are outdoors, and installed by licensed and certified electricians under the supervision of local county inspectors with permits.

Property

Preventing your home from sustaining unnecessary damage can also avoid harm from coming to your family in the event of a storm. As a responsible homeowner, take time to survey your home before the start of each season to address areas which may need repair or maintenance. Also keep in mind, a typical homeowners policy does not cover routine wear and tear damage.

Maintain your yard free of debris from tree limbs and branches, remove damaged palm fronds, and prune back any branches which extend over or touch any portion of your roof. This is also the time to make certain all your hurricane shutters are accounted for and in good working order, as service and spare parts become scarce once the season is underway.

If you do not already have one, assemble a post-storm tool kit for any repairs which may be needed after a storm has passed and it is safe to do so.

SUPPLY CHECKLIST

Sustenance

- ☐ Food (5-7 day supply of nonperishable foods)
- ☐ Water (1 gallon per person/per day, for 5-7 days)
- ☐ Can Opener
- ☐ Paper Plates/Bowls/Cups
- ☐ Plastic Utensils
- ☐ Aluminum Foil
- ☐ Disposable Aluminum Pans
- ☐ Charcoal/Propane Gas
- ☐ Matches/Firestarter

Toiletries

- ☐ Medications (2-3 weeks)
- ☐ Toothbrush
- ☐ Toothpaste
- ☐ Deodorant
- ☐ Feminine Hygiene Products
- ☐ Toilet Paper

Babies and Elderly

- ☐ Specialty Food (5-7 days)
- ☐ Formula (5-7 days)
- ☐ Diapers
- ☐ Wipes

Sanitary Supplies

- ☐ Paper Towels
- ☐ Trash Bags
- ☐ Hand Sanitizer
- ☐ Sanitary Wipes
- ☐ Disinfectant
- ☐ Bleach

Activities

- ☐ Books
- ☐ Puzzles
- ☐ Games

Pet Supplies

- ☐ Food (5-7 days)
- ☐ Water (5-7 days)
- ☐ Medications (2-3 weeks)
- ☐ Newspapers/Pads
- ☐ Doggy Bags
- ☐ Cat Litter

Safety

- ☐ Mosquito Repellent
- ☐ Sunscreen
- ☐ First Aid Kit
- ☐ Fire Extinguisher

Equipment

- ☐ Power Banks
- ☐ Flashlights
- ☐ Radio
- ☐ Batteries

POST-STORM TOOL KIT

- ☐ Roof Tarp
- ☐ Ladder
- ☐ Hammer
- ☐ Nails
- ☐ Rope
- ☐ Saw/Chain Saw with Extra Blades
- ☐ Hatchet/Axe
- ☐ Duct Tape
- ☐ Gloves
- ☐ Outdoor Extension Cords

- ☐ Never refuel a generator while in use.
- ☐ Never operate a portable generator indoors, as you may expose your family to fatal carbon monoxide gasses and toxic engine exhaust.
- ☐ Never store fuel in your home.
- ☐ Never store a portable generator with fuel remaining in the tank, as it will corrode the unit.
- ☐ Install battery-operated carbon monoxide detection devices throughout your home when operating a generator to keep your family safe.

GENERATOR SAFETY

Plan ahead, as special needs and pet friendly shelters may require reservations and fill up quickly.

EVACUATING

Make a plan

When preparing for the season, it is important to determine your evacuation risk and address additional precautionary measures with plenty of time. When residing in an evacuation zone where you will be asked to leave your home, it is important to secure a safe place for every member of your family to ride out the storm.

Shelters which accommodate family members with special needs or pets tend to fill up very quickly, which is why it is best to make arrangements no later than June 1st and secure spots for your loved ones. Begin your search for special needs facilities by contacting your healthcare provider and local veterinarian for recommendations, or search the web for Special Needs Shelters in your county.

The more everyone knows, the more cooperation you will obtain, and the easier it will be to execute your plan. Develop an evacuation plan so everyone in your family is aware and prepared.



- ☐ Notify friends and family
- ☐ Where you will be staying
- ☐ How you will get there
- ☐ What you will be taking

WHAT TO INCLUDE

EVACUATION KIT

ID & Money

- ☐ Driver's License
- ☐ Credit Card
- ☐ Cash
- ☐ Traveler's Checks

Bedding

- ☐ Pillows
- ☐ Blankets
- ☐ Sleeping Bags
- ☐ Air Mattresses

Personal Items

- ☐ Extra Change of Clothing
- ☐ Eyeglasses
- ☐ Hearing Aid
- ☐ Medications

Nonperishables

- ☐ Snacks
- ☐ Water
- ☐ Treats
- ☐ Beverages (no alcohol)

Equipment

- ☐ Cell Phone
- ☐ Mobile Device
- ☐ Charger
- ☐ Power Bank
- ☐ Flashlight
- ☐ Radio
- ☐ Extra Batteries

Toiletries

- ☐ Toothbrush
- ☐ Toothpaste
- ☐ Deodorant
- ☐ Feminine Hygiene Products
- ☐ Toilet Paper

Documents

- ☐ Marriage Certificate
- ☐ Social Security Cards
- ☐ Immunization Records
- ☐ Wills
- ☐ Car Titles
- ☐ Insurance Policies
- ☐ Stocks
- ☐ Bonds
- ☐ Deeds
- ☐ Checkbook

Activities

- ☐ Books
- ☐ Puzzles
- ☐ Dolls
- ☐ Toys
- ☐ Games

Baby Supplies

- ☐ Baby Food
- ☐ Formula
- ☐ Diapers
- ☐ Wipes
- ☐ Stroller
- ☐ Portable Crib/Playpen

Items to include if evacuating with....

SPECIAL NEEDS

Sanitary Supplies

- ☐ Gloves
- ☐ Gowns
- ☐ Dressings
- ☐ Special Bedding

Personal Items

- ☐ Special Dietary Foods
- ☐ Health Monitors
- ☐ Medications

Communication

- ☐ Hearing Aids
- ☐ Paper
- ☐ Pens/Pencils
- ☐ Mobile Device
- ☐ Chargers
- ☐ Batteries

Documents

- ☐ Emergency Health Information Card
- ☐ Emergency Contacts

Mobility

- ☐ Wheelchair
- ☐ Walker

SERVICE ANIMALS / PETS

Sanitary Supplies

- ☐ Plastic Bags with Ties
- ☐ Paper Towels
- ☐ Disinfectant
- ☐ Newspapers/Pads
- ☐ Doggy Bags
- ☐ Cat Litter
- ☐ Litter Box
- ☐ Litter Scooper

Personal Items

- ☐ Medications
- ☐ Crate or Carrier
- ☐ Blankets/Bedding
- ☐ Collar with ID
- ☐ Leash
- ☐ Toys/Chews

Sustenance

- ☐ Food
- ☐ Water
- ☐ 2 Bowls

Documents

- ☐ Rabies Certificate
- ☐ Current License
- ☐ Vet Contact Info



Understanding hurricane terminology helps when assessing your risk.

STORM TERMINOLOGY

Know the terminology

As a Florida resident, understanding hurricane terminology is important in determining the risk your family will be facing. Weather forecasters and reports will utilize these terms quite often during the season, and officials will encourage you to sign up for weather alerts from local news outlets to monitor storm threats.

Tropical Cyclone

A rapidly rotating storm system characterized by a low-pressure center, a closed low level atmospheric circulation, strong winds, and a spiral arrangement of thunderstorms which produce heavy rain or squalls.

Tropical Storm

A localized, very intense low-pressure wind system forming over tropical oceans with winds between 39 to 73 miles per hour.

Hurricane

A large rotating storm with high speed winds forming over warm waters in tropical areas. Hurricanes have sustained winds of at least 74 miles per hour and an area of low air pressure in the center called the eye.

Storm Surge

The rising of the sea due to atmospheric pressure changes and winds associated with a storm.

Barometric/Atmospheric Pressure

A rising or falling barometer indicates increasing or decreasing air pressure. The lower the barometric pressure, the higher the wind speeds and more dangerous the storm.

Wind Shear

A change in wind speed or direction along a straight line. Wind shear is important primarily in the vertical direction, as storms are steered by the average wind through this layer. Wind shear can also hurt tropical cyclones by removing heat and moisture from the area near their center, weakening a tropical storm system.



Tropical Storm Watch

Tropical storm conditions are possible in the next 48 hours.

Tropical Storm Warning

Tropical storm conditions are expected in the next 36 hours.

Hurricane Watch

Hurricane conditions are possible in the next 48 hours.

Hurricane Warning

Hurricane conditions are expected in the next 36 hours, posing an imminent threat.



Category 1 74-95 mph winds

Category 2 96-110 mph winds

Category 3 111-129 mph winds

Category 4 130-156 mph winds

Category 5 157 mph or higher

HURRICANE SCALE

Once watches and warnings are issued, you must take action and heed the advice of local authorities and experts.

WATCHES & WARNINGS

When a watch is issued

- 1 Fuel your family vehicles.
- 2 Track the storm's path by monitoring local news outlets and signing up for weather alerts.
- 3 Carefully install your panel shutters and secure all window and door openings.
- 4 Make certain you have cash on hand.
- 5 Finish purchasing last minute supplies.
- 6 Identify a safe room in your house in the event the structure is compromised.
- 7 If you are in an evacuation zone, begin making inquiries as to when the shelters will open, so you may plan accordingly.

When a warning is issued

- 1 Complete all shutter installations.
- 2 Secure any loose gutters and clear them of debris.
- 3 Bring in all patio furniture, grills, and potted plants.
- 4 Dispose of any trash in your yard or items which may become loose and serve as projectiles.
- 5 If you are in an Evacuation Zone, begin gathering your "To Go" kits for departure.
- 6 As an Edison Insurance policyholder, now is the time to make certain your online profile is active, and your policy is registered in the event you should need to report a claim once the storm has passed.

If you have been preparing in advance there is no need to panic or stress, as the majority of your work is done.



During a storm


While the storm is passing, it is of the utmost importance to not open any doors or windows, as you can alter the pressure of your home and cause severe damage to your home and family members. Always stay indoors until local authorities have announced it is deemed safe to exit your home.

While at home waiting for the storm to pass, heed the following advice:



- Lower your refrigerator to the coldest setting possible to maintain your food as fresh as possible, and avoid opening it unless it is absolutely necessary.
- Unplug small appliances.
- Do not use propane tanks indoors.
- Close all interior doors and brace exterior doors if necessary.
- If your home becomes compromised, seek refuge in a “safe room” such as a small interior room, closet, or bathroom. Should this not be possible, seek shelter under a sturdy table.

LAST MINUTE TIPS



Most hurricane related deaths and injuries occur after a storm has passed, while in the midst of clean-up efforts.

AFTER THE STORM

Keep your family safe

Once the storm passes, everyone becomes anxious and eager to step outside for fresh air. Before venturing outside of your home, designate one family member to exit your home and survey the damages and assess any potential safety risks.

- ❶ Look out for downed powerlines which may charge the ground around your home.
- ❷ Avoid walking and playing in standing water which may be contaminated.
- ❸ If the power is out, use flashlights instead of candles to reduce your fire risk.
- ❹ If you must use candles, do not leave them unattended or burning while you and your family sleep.
- ❺ Remember to maintain your generator outdoors and check your carbon monoxide detectors regularly.

Perform a surveillance check

As you begin to venture outdoors, take a moment to survey your property and look for signs of damage. Upon surveying the exterior and interior of your home, should you notice any damages, take photos.



Reporting a claim

Call us first. Edison Insurance policyholders may report a claim by contacting our Claims Department at **888-683-7971** or online at **www.edisoninsurance.com** by utilizing your existing login or registering your policy online.

What to expect* when reporting a claim:

- 1** A licensed adjuster will be in contact within 24 hours to schedule an appointment to survey and adjust the damage.
- 2** An inspection should be performed within 72 hours.
- 3** Approximately 90% of our claims are closed within 90 days.


*These time frames may increase depending on the location and severity of the storm.

Securing your home

Should you need to make temporary repairs to prevent further damage prior to an inspection being performed or the claim being closed, you are encouraged to maintain receipts of all expenditures and repairs for our adjuster to review. Also, you should never make repairs or mitigate any damages, unless it is safe to do so.

Tracking your claim

We understand our policyholders may have questions and want to stay informed of when their claims may be closed, or close to settling. As a policyholder, you may track your claim online or by calling our Claims Department at **888-683-7971** and speaking with a Claims Concierge. Your agent can also be of support during the claims process by providing you with a status update.



After a storm, opportunists visit affected areas with the hopes of cashing in on the misfortune of others.

BEWARE OF FRAUD

Beware

As a carrier who has been serving the needs of Florida homeowners for over 15 years, we can assure you each time a storm affects any portion of our state, opportunists from all across the country and locally visit affected areas with the hopes of cashing in on the misfortune of others. Beware of anyone such as a contractor, roofer, plumber, or public adjuster who may appear at your door or contact you directly with promises of overdelivering on repairs to your home. You will likely be asked to sign documents turning over your rights to any insurance proceeds or a portion of any insurance proceeds to them, leaving you to pay for the shortfall out of your own pocket.

AOB Fraud

An AOB (Assignment of Benefits) is a contract between you and a third party such as a contractor, roofer, or water mitigation company. When you sign an AOB, you are giving the third-party vendor the right to deal directly with your homeowner's insurance carrier and receive payment for your claim.

AOB fraud occurs when contractors inflate the cost of repairs, charge a fee for handling the claim, and include damage which may not be due to a hurricane.






Worse yet, a contractor may disappear without completing repairs, even though the contractor may have already received a settlement from the insurance company, leaving you, the homeowner, to pay out of pocket to finish the job.

After natural disasters like a hurricane, contractors may go door-to-door soliciting repairs and cleanup services. Many times, these contractors come from out of town and may not be licensed to make repairs they are promising to deliver.



Signs of AOB fraud

During times of chaos and stress caused by natural disasters, many homeowners let their guard down and the signs of a fraudulent contractor may go unnoticed. Here are some red flags to look out for:

-  Someone knocks on your door and tells you there are damages you did not know about
-  You are "promised" something for nothing, like a free roof or kitchen renovation
-  Someone claims the damage is greater than it clearly is
-  The dollar amount to repair the home seems unusually high and unreasonable
-  Permanent repairs begin before your insurance carrier is notified or allowed to inspect damages

Report fraud

The most important thing is to be knowledgeable about the damage to your home and contact your insurance company FIRST, so they may send a certified professional to your home for an inspection. You should never leave your home and finances in the hands of someone you do not know, and may not be able to trust. Edison Insurance Company's claims representatives stand ready to assist our policyholders with the recovery process.

Our mission is to serve our policyholders during each hurricane season, and we are committed to providing the storm preparedness information you need to ride out the storm safely. With over 15 years of experience in the Florida Homeowners Insurance marketplace, we are diligent in our efforts to support our policyholders and our goal is to settle claims in an efficient and fair manner.

We are thankful to have you as one of our family members, and we will be here to help you rebuild your home after the storm.



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