



ShelterPrideSM NEWS



The Official Newsletter for Narragansett Bay Insurance Company Customers.

Hurricane season is upon us

Hurricane season runs from June 1st through November 30th.

One of the most dramatic, damaging, and potentially deadly events are hurricanes. During a hurricane, your home may be damaged or destroyed by many different storm hazards. For example:

- Debris can break windows and doors, allowing high winds and rain inside the home.
- Large storms (i.e. Hurricanes Hugo, Andrew and Katrina) can cause tremendous devastation as trees and power lines topple.
- Weak elements of your home can fail, such as windows, doors, and roofing material.

- Roads and bridges can be washed away.
- Coastal storm surges can flood basements and lower levels of your home, threatening life in many circumstances.
- Destructive tornadoes also can be present, occurring well away from the storm's center.
- Wind damage is not limited to the coastline – it can extend hundreds of miles inland under certain conditions.

Your home is a valuable asset. The costs associated with property damage from hurricanes and the disruption to your life in the aftermath can be significant. We encourage you to carefully review the recommendations in this bulletin on how to prepare your home and your family for a hurricane. We also are including steps you should take in the unfortunate event that you suffer storm damage.



Important Definitions from NOAA

A **HURRICANE WATCH** issued for your part of the coast indicates the possibility that you could experience hurricane conditions within 36 hours. This watch should trigger your family's disaster plan (please see our article "Preparing Ahead of the Storm"), and protective measures should be initiated, especially those actions that require extra time such as securing a boat, leaving an isolated area, etc.

A **HURRICANE WARNING** issued for your part of the coast indicates that sustained winds of at least 74 mph are expected within 24 hours or less. Once this warning has been issued, your family should be in the process of completing protective actions and deciding the safest location to be during the storm.



Preparing Ahead of the Storm

Making Plans to Secure Your Property

One of the crucial parts to protecting your family and your possessions during a natural disaster is the preparation you do well before the storm. No one can predict the outcome of an event, so understanding the damage that can occur is important. The following information will provide some insight as to how and when to protect the things you cherish most.

Taking the time to outline a protection plan for your family and property is essential and must be completed well before conditions start to deteriorate. Develop a preparedness plan to be executed when the time comes.

Secure Your Home in the Event You Have to Evacuate



- Install storm shutters or plywood over windows
- Clear gutters and downspouts
- Lock down doors and windows
- Place towels or blankets in front of exterior doors to help keep water from coming in
- Remove furniture from outside, as they can become damage-causing projectiles
- Move valuable items to upper levels in case there is flooding
- Close dampers on chimneys so water and wind can not enter
- Develop written instructions on how to turn off water, electricity, and gas
- Be sure to fill your vehicle with gasoline
- Get plenty of cash as often times electricity will be off for days affecting ATM machines
- Provide your agent and NBIC with cell phone numbers and email addresses

During the Hurricane



- Take refuge in the basement, or an interior room, closet or hallway
- Stay away from windows and doors
- Stay calm, and listen to the TV or radio, if possible

Put Together A Disaster Kit



Include the following items:

- First aid
- Essential medications
- Canned foods
- 3 gallons of water per person
- Protective clothing
- Bedding and pillows
- Battery powered radios
- Special items for infants, elderly, or disabled family members
- Important documents (i.e. insurance policy number, bank account numbers, and credit cards)
- Phone numbers to important contacts:
 - NBIC Claims department **1-800-343-3375**
 - doctors _____
 - loved ones _____

protect the things you cherish most

If You Have Pets



- Check early in the season for local animal shelters, or ask a friend in a secure area to care for your pets
- Do not leave pets home alone during a hurricane
- Ensure that shots, IDs, and collars are all up to date
- After a storm do not let your pets drink storm water, it may be contaminated

After a Hurricane



- Keep listening to NOAA Weather Radio or local radio or TV stations for instructions
- If you have evacuated, return home only when local officials tell you it is safe to do so
- Inspect your home – be aware of gas leaks, electrical wiring, and contamination
- Turn on utilities only after it is determined safe to do so
- Beware of outdoor hazards such as dangling power lines and broken tree limbs and report them to the proper authority as soon as possible
- Make temporary repairs if possible
- Inspect your home for damage. Take pictures of the damage if possible, both home and contents
- Call Narragansett Bay Insurance at 1-800-343-3375

For more information please see our Web Site at www.nbic.com/links.asp

24/7/365

In case of
STORM • WATER • FIRE CLAIMS
or any other claims
Call NBIC claims at 800-343-3375



You're home with us.

Narragansett Bay Insurance and SERVPRO® Help Is Here When You Need It.

Narragansett Bay Insurance has teamed with SERVPRO®, leaders in water-mitigation, to provide fast, efficient and professional service.

If you have water damage, here's what you can expect from Narragansett Bay and SERVPRO®:

- Within **1** hour from notice of loss, a SERVPRO® Franchise Professional will contact you to arrange for service.
- Within **4** hours from loss notification, a SERVPRO® Franchise Professional will be on site to begin water-mitigation services.
- Within **8** business hours of on-site arrival, SERVPRO® and NBIC will deliver a verbal briefing about the scope of your loss to your claims representative. Narragansett Bay will then begin a speedy and fair claims process.

* Not Applicable in Declared Storm or CAT Events

Some simple steps you can take when it's more than just a drip...

- If the source of water is still leaking, identify the source and stop it if you can.
- If the water is coming from a burst or leaking pipe, turn off the water at its source.
- If the water is coming through the roof or broken windows, try to cover them to prevent further damage.
- Do not use electrical equipment or appliances while standing on wet carpet or floors.
- Place aluminum foil coasters or wood blocks between furniture legs and wet carpeting.
- Save damaged items and any parts you may need to replace—your claims representative may want to inspect them.
- To document the damage, make a list of the temporary repairs you make and take photographs.
- Make sure to save your receipts.



24/7/365

If you have a claim, call Narragansett Bay Insurance at 800-343-3375.

SPECIAL EDITION: Keep Yourself Safe & Your Home Sound This Hurricane Season



ShelterPrideSM
A value added service to homeowners

Narragansett Bay Insurance has developed ShelterPride,SM our exclusive risk management and underwriting program. Part of our initiative to increase homeowners' awareness of what causes loss, whether it is a tripping hazard which may lead to an injury or a condition which may cause a water loss that could ruin personal items such as irreplaceable family heirlooms or photo albums.

Ensuring that your home has the proper amount of insurance based on its value is another benefit of ShelterPride.SM In some cases, your home may be over insured, entitling you to a reduction in your premium.

With the ShelterPrideSM interior and exterior home report, Narragansett Bay is in a better position to evaluate a loss situation. It helps us to identify the scope of loss and reduces the time required to settle a claim in the event of a catastrophic loss. In addition, the more we are able to increase the awareness of reducing risk among our policyholders, the fewer claims we have to pay, enabling us to help lower the cost of insurance for homeowners.