

As Hurricane Irene approaches our area, we wanted to make sure you were aware of the steps you can take to stay safe and our claim response plans as the storm approaches.

Safety for individuals

- Create a disaster plan. Plan an evacuation route in advance and determine where you would go if you were told to evacuate.
- Prepare a survival kit. Stock up on drinking water, non-perishable goods, a first-aid kit and medicine for everyone including your pet. Include extra clothing, blankets, batteries, flashlights and a portable radio.
- Conduct a home hazard hunt and make your home as safe as possible. Secure all outdoor objects such as garbage cans and lawn furniture. Close storm shutters and board up all windows.
- Review how to shut off utilities in an emergency with all family members.
- Locate important papers and documents and have them ready to take with you should you need to evacuate. Protect documents in plastic storage bags if you're remaining in your home.
- Make sure you have insurance policies with claim contact information, an inventory of your home's contents and cash.
- Ask an out-of-state friend to be your family contact. After a disaster, it's often easier to call long-distance than to make a local call.
- Finally, leave promptly when ordered to evacuate. Leaving too late or not leaving at all only endangers yourself and others.

Safety for businesses

In addition, you should consider taking the following precautions to help protect people and property and guard against disruption of operations:

- Review your business continuity plan and communicate emergency evacuation and business interruption instructions to employees. If you don't have a written plan, now is the time to create one. Each business should have an emergency plan including a detailed procedure for evacuation, a checklist for shutting down processes and protecting buildings, contents, equipment, and yard storage. Procedures should include salvage instructions to follow post-event.
- Back up critical data and computer records off-site so that operations can continue after a disaster. Consider keeping a backup generator and plenty of batteries on hand so your business can continue to operate after a power loss.
- As a hurricane approaches, quick actions should to be taken to install temporary protection features including:
 - o Shutter or board up windows to protect them from flying debris
 - o Clean out floor drains and catch basins to ensure maximum drainage
 - o Anchor structures, trailers and yard storage so they are more likely to stay put in high winds
 - o Fill emergency generator and fire pump fuel tanks
 - o Shut down production processes safely
 - o Shut off all flammable and combustible liquid and gas lines at their source
 - o Shut off electrical power at the main building disconnect before the hurricane strikes
- Once the storm has subsided and it is safe to return, a salvage team should be assembled and repair work prioritized, assuring proper supplies are available and safety procedures followed.

Claim Reporting

As always our office is here to help with claims intake, reporting, and coordination. However in the event that you cannot contact us, we encourage you to report claims directly to your

respective insurance carrier as soon as possible after the storm. The sooner we learn about losses, the sooner we can help.

Travelers Insurance Group:

- Personal Insurance: 800-CLAIM33 (1.800.252.4633)
- Business Insurance:800-238-6225
- Flood Insurance:800-505-0193
- Online: <https://secure.travelers.com/claim/Claim-Reporting.aspx>

Chubb Group of Insurance Companies:

- 800-252-4670

C.N.A. Insurance Companies:

- Business Insurance: 877.262.2727

Fireman's Fund:

- 888-347-3428

Fidelity Flood Insurance:

- 800-820-3242

Guard Insurance Group:

- 888-639-2567

Hanover Insurance Group:

- 800-628-0250

The Hartford:

- Business Insurance: 800-280-0555
- Personal Insurance: 800-243-5860

Harleysville Insurance Group:

- 800-892-8877

Lantana:

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- Website: <http://claims.stoningtonins.com>
- Email: coastal_claims@stoningtonins.com
- Phone: 8am-4pm 888-724-7574 After Hours 877-667-8124
- Fax: 888-270-8309

Liberty Mutual:

- 888-951-3200

Philadelphia Insurance Company:

- 800-765-9749

Progressive:

- 800-888-7764

Tower Insurance Group:

- 888-856-5522

Utica National:

- 800-216-1420

USLI:

- 888-875-5231

Zurich Insurance Company:

- 800-239-4559

If your carrier is not on the above list, please contact our office when possible.

After the storm, we are here to help you and provide claim information and support.

We hope for the safety of all.

Thank you,

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