



HURRICANE - HOMEOWNERS

We want to help you rest easy.

That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to www.safeco.com/tips.

Respect what hurricanes can do – and know what your insurance covers.

We've all seen the dramatic effect hurricanes can have – both the initial wind then rain and the floods that follow.

Your Safeco® insurance policy covers repair or rebuilding costs of covered losses. If you can't live in your home, Safeco will pay additional living expenses as provided in your policy. Review your policy for detailed coverage explanations.

You should review your insurance policy once a year to make sure you have enough coverage to rebuild based on current construction costs. We recommend you get a precise estimate and make sure you talk to your agent about your home's unique features.

Flood damage from hurricanes isn't covered by property insurance.

It's important to know that home insurance does not cover flood damage from a hurricane. Your agent can help you purchase a policy through the National Flood Insurance Program.

Reduce potential damage before a hurricane hits.

- Install storm shutters

- Remove yard debris, like dead tree limbs, that could become flying objects
- Have a safe place to park your cars or store your boat
- Make sure you, your family or employees know how to shut off utilities
- Back-up computer records and store them at least 50 miles off-site
- Gather important papers, including inventory lists and insurance information, to take with you if you must evacuate

Some important tips if you are in the path of a hurricane.

If you are in a building, avoid elevators. Stay inside and away from windows, skylights and glass doors.

Know your community's evacuation plan and if asked to evacuate, do so immediately. When driving, avoid washed out and wet roads that can hide downed electrical lines or underlying currents that can carry your vehicle away.

Hurricane damage? Call 1-800-332-3226

If you have storm damage report it to Safeco as soon as possible. Claims professionals are ready to help you 24 hours a day, seven days a week.