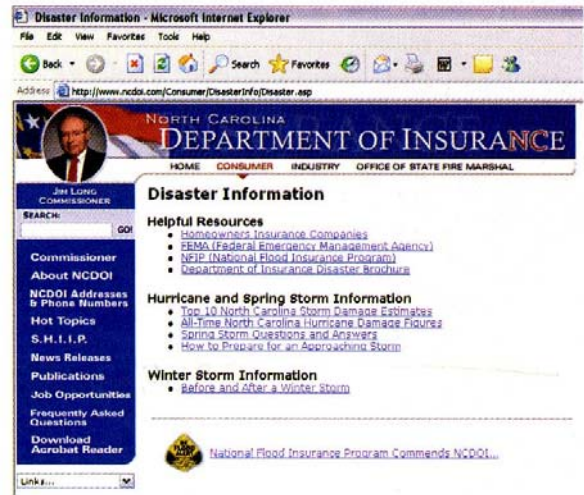


Tips from the Department of Insurance



Protect yourself from hurricanes by preparing for the worst — your Department of Insurance suggests the following tips for maximizing your personal safety and minimizing your property and financial losses.

- Homeowner's should review their insurance policies with their agents. Most standard homeowner's policies do not cover flood damage, and some policies in coastal areas may not cover windstorm damage. Don't wait until the storm is approaching to upgrade your coverage. Be sure to discuss with your agent whether you need coverage for replacement value or actual cash value of your property.
- Flood insurance can be obtained by qualifying property owners by contacting your local agent or through the National Flood Insurance Program. Call 800-638-6620 for more information.
- The Beach Plan is a protection program designed for Outer Banks property owners. It offers coverage for fire, lightning, wind and hail. Obtain more information by calling 800-662-7048.
- Residents living in rental property should consider purchasing renter's insurance to cover losses of personal property within the rental unit.
- Make a list of your belongings and take pictures or videotape them. Include a close-up shot of the day's newspaper to provide the date. Keep your inventory list along with purchase receipts, pictures and your insurance policy in a safe-deposit box or other safe place away from your home. If you are forced to evacuate, take a copy of your policy with you.
- Additional tips for hurricane and storm preparation are also available online at the Department of Insurance's Web site, www.ncdoi.com.



- If you have any questions or problems concerning your insurance coverage, contact the Consumer Services Division of the Department of Insurance toll-free (in-state) at 800-546-5664.