

PROTECTING YOUR HOME

Hurricane Preparedness Top Tips

(NAPSA)—Hurricane forecasters in the U.S. predict a busy 2005 Atlantic hurricane season. Homeowners should protect themselves from the weather and a potential financial disaster.

USAA, an insurance and financial services company, recommends five basic tips for homeowners to consider before a hurricane strikes:

- **Insure to value:** Homeowners may not have adequate coverage to replace their structure and contents if disaster strikes. Homeowners should call their insurance company annually to help them determine if they're maintaining adequate insurance coverage or if they should consider purchasing additional coverage with increased limits. Repair costs often go up after a major catastrophe, and added protection may be necessary to cover significant hurricane damage.

- **Determine if you need flood insurance:** More than 11 million buildings are located in areas with a high risk of flooding—a common occurrence after hurricane winds subside. Only 23 percent of these structures are covered by flood insurance. Look for insurers and communities that participate in the National Flood Insurance Program, which offers affordable coverage. Flood insurance may reimburse you, in certain situations, for actions taken to prevent damage and clean-up expenses.

- **Don't be surprised by deductibles:** Insurance policies in catastrophe-vulnerable states may have percentage deductibles



rather than dollar deductibles. Read your insurance policy and know your wind and hailstorm deductibles. These can range from one to 15 percent of a home's insured value.

- **Batten down the hatches:** Protect your home before disaster strikes with regular outdoor clean-up. Clear brush, trim dead branches and remove dead trees to lessen the amount of quick-burning fuel or potential flying debris near the home. Tornado and hurricane-like winds call for securing all outdoor objects that could be blown around by storm winds.

- **Take advantage of added protection:** Consider an impact-resistant roof, which in some hail-prone states may qualify you for an insurance credit of up to 25 percent. Ask your insurance company if there are any state-specific credits, such as credits in Florida for certain types of roofs, windows and coverings. These types of investments can save you money over the long term in cheaper homeowners insurance costs.