

## Living through a Catastrophic Event: Information for New Jersey Residents

New Jersey's geographical location and climate leave it vulnerable to a variety of catastrophic events. While no two events are similar, there are steps that can be taken to minimize the trauma during and following one.

*This information will help you understand what to do to prevent injury to yourself and others, damage to your possessions, and what to expect when filing an insurance claim following a catastrophic event.*

### Before a catastrophic event

There are various types of catastrophic events that could hit New Jersey, including tornadoes, earthquakes, hurricanes, tropical storms, floods, winter nor'easters and wildfires. The following are some precautionary steps that you can take at any time to be prepared for if and when a catastrophic event is predicted.

- **Compile a list of important phone numbers, addresses and other information.** Emergency services, utilities and insurance information should be tops on the list. Make sure all family members are familiar with the information. Include secondary contact information when available in case local assistance is not available due to the event.
- **Make sure important documents are in a safe location.** Invest in a waterproof/fireproof container or safe to store such information as insurance papers, passports, titles and deeds. Keep copies of these documents along with the list of important contacts in a transportable box so they can be easily accessed in the event of evacuation.
- **Consider flood insurance.** Flood claims have been on the rise in recent years and are not covered by homeowners' insurance.
- **Take an annual inventory of your home's possessions.** This includes not only logging what possessions you have, but keeping receipts from the purchase of "big ticket" items and photographing or videotaping possessions. This will help speed along the claims process following a catastrophic event.
- **Review and update your insurance coverage to make sure it provides adequate protection.** Familiarize yourself with any special deductibles that may apply. Also, make any adjustments to your policies to reflect changes in coverage, such as any additions you may have added to your home.

### After a catastrophic event

- **If evacuated, return only once authorities have advised it is safe to do so.** Before entering buildings, check for structural damage.
- **Check for leaks or damage to the utilities.** If you think your home's power sources have been affected call the power and gas companies and seek their advice. Keep the power off until an electrician has inspected your system for safety.
- **Make temporary repairs to prevent further loss.** The expense of such repairs is covered by insurance, but be sure to keep receipts for all repair work. Take pictures or video of the damage to the outside of your house, automobiles and contents for claims purposes.
- **Immediately contact your insurance company or agent to notify them of any damage.** An adjuster from your company will contact you as soon as possible to assess the damage.
- **Prepare a detailed inventory of all damaged or destroyed property for the adjuster. Keep a copy for yourself.**
- **Separate the damaged from the undamaged property and put it in the best possible order for the adjuster's examinations.**
- **Damaged property which presents a health hazard (such as food or medicine) or which may hamper local clean-up operations should be thrown away.** Be sure to adequately describe the discarded items so that when the adjuster examines your losses and records, these articles are included in the documentation.
- **Until local authorities proclaim your water supply safe, boil water for drinking and food preparation thoroughly for five to ten minutes.**

Do your best to provide your insurance company with important claim data. This will help ensure a timely and fair settlement.