



State of Connecticut  
Insurance Department

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COMMISSIONER

**OFFICIAL NEWS RELEASE**

FOR IMMEDIATE RELEASE  
May 21, 2009

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**PREPARE to weather any storm**

*Insurance Commissioner Thomas R. Sullivan provides tips consumers can use to protect their property.*

**Hartford, CT** —As Hurricane Awareness Week (May 24-30) approaches, Insurance Commissioner Thomas R. Sullivan reminds Connecticut residents to take steps to protect their property from a storm. Spring is a great time to make sure your insurance needs are in order, especially your homeowners or renters policies.

“The country and the world have witnessed with recent natural disasters the importance of having preparedness plans in place before a calamity strikes,” said DEP Commissioner Gina McCarthy. “The DEP has several plans in place for dealing with floods, debris management from all types of disasters as well as man-made accidents such as might occur at the state’s nuclear power plants. These plans are exercised routinely and we feel quite confident the state is ready if the unthinkable should happen.”

“Taking a few preparation steps now, before a storm, will reap many benefits in the aftermath of a disaster,” Commissioner Sullivan said.

To protect their belongings, Connecticut consumers just need to PREPARE:

- **P**hotograph your belongings. An important first step in safeguarding your property is to create a home inventory. Photographs or video of your possessions provides your insurance company with proof of your belongings.
- **R**eceipts or canceled checks should be included with your home inventory, as well as all model and serial numbers for your property. The more detail you can provide in your home inventory the better, in the event a claim must be filed, your completed home inventory will save you time and headaches. The Connecticut Insurance Department offers a downloadable [home inventory template](#) on their web site at [www.ct.gov/cid](http://www.ct.gov/cid).

- **E**ducate yourself about your coverage. Know what is and is not covered in your policy. Find out if your policy covers additional living expenses for a temporary residence if you are unable to live in your home due to damage from a disaster.
- **P**riced possessions such as jewelry, family heirlooms, antiques, and art may require additional coverage. Consider purchasing an additional “floater” or “rider” to your current policy to cover these special items.
- **A**ssess your insurance needs annually. Your insurance needs may change over time. The insurance department recommends reviewing your insurance needs on an annual basis to be sure you have adequate coverage. Be sure your insurance policy reflects home improvements or renovations; contact your insurance carrier to update your policy accordingly. Did you know that losses to flooding are not covered under a regular homeowners or renters policy? In Connecticut, less than 25% of properties identified as high risk for flooding actually have flood insurance coverage. Visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn more about flood insurance.
- **R**eplacement cost versus actual cash value. Know the difference between these two terms and review your policy so you know which coverage you have. **Actual cash value** is the amount it would take to repair or replace damage to a home and its contents *after depreciation*. **Replacement cost** is the amount it would take to replace or rebuild a home or repair damages with materials of similar kind and quality, without deducting for depreciation.
- **E**mergency Plan. As part of your emergency plan, the Insurance Department recommends keeping a list of contact details for your insurance agent and/or company, including phone numbers, mailing addresses, Web site addresses, and a list of all your policy numbers.

View relevant [podcasts](#) and other important information on the Connecticut Insurance Department Web site at [www.ct.gov/cid](http://www.ct.gov/cid) or, call our toll-free consumer hotline at 800-203-3447.

#### **ABOUT THE CONNECTICUT INSURANCE DEPARTMENT**

The mission of the Connecticut Insurance Department is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at [www.ct.gov/cid](http://www.ct.gov/cid).

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