



# State of Connecticut

## *Insurance Department*

THOMAS R. SULLIVAN  
COMMISSIONER

### **OFFICIAL NEWS RELEASE**

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#### *Stay Ahead of the Storm: Tips to protect your property*

**Hartford, CT** —With Hurricane Bill a recent memory and tropical storm Danny looming along the Atlantic coast, hurricane season in Connecticut is well underway. Insurance Commissioner Thomas R. Sullivan reminds Connecticut residents to take steps now to protect your property from a storm.

“Even though a hurricane has not breached Connecticut shores for several years, consumers can take important steps to protect their property,” said Commissioner Sullivan. “Creating a home inventory and storing it in a safe location away from home is one of the most basic — and most effective —preparation steps anyone can take to help protect their property and their financial future.”

To assist consumers, the [Connecticut Insurance Department](#) offers a downloadable, [Home Inventory Checklist](#) at [www.ct.gov/cid](http://www.ct.gov/cid), site search: **Inventory**. Consumers can obtain additional disaster preparedness information by calling the consumer hotline at 800-203-3447 or 860-297-3900.

“A few simple steps taken today will reap many benefits in the aftermath of a disaster.” said Commissioner Sullivan.

#### Three tips for protecting your property

##### 1. Understand your insurance policy.

- Know what is and is not covered in your policy.
- You might need additional protection such as flood insurance. For more information on flood insurance visit [www.floodsmart.gov](http://www.floodsmart.gov). It is important to note that flooding is generally *not* covered under your homeowner’s policy, and it takes 30 days for flood policies to become effective.

- 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.
- Find out if your possessions are insured for the actual cash value or the replacement cost. **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 like kind and quality, without deducting for depreciation.

## 2. Ensure your coverage is adequate.

- Appraise your home periodically to make sure your insurance policy reflects home improvements or renovations.
- As you acquire more valuables such as jewelry, family heirlooms, antiques, and art, consider purchasing an additional “floater” or “rider” to your policy to cover those special items.
- Contact your insurance company/agent annually to review and update your insurance policy as needed.

## 3. Inventory of your valuables and belongings

- This should include taking photographs or a video of each room.
- This documentation will provide your insurance company with proof of your belongings and help to process claims more quickly in the event of disaster.
- To enable filing claims more quickly, keep sales receipts and/or canceled checks. Also, note the model and serial numbers of the items in your home inventory.
- Remember to include in your home inventory those items you rarely use (e.g., holiday decorations, sports equipment, tools, etc.).
- Store copies of all your insurance policies in a safe location away from your home that is easily accessible in case of disaster. You may want to store your policies and inventory checklist in a waterproof, fireproof box or in a safe, remote location such as a bank safe deposit box. Consider leaving a copy of your inventory checklist with relatives, friends, or your insurance company/agent and store digital pictures in your e-mail or on a Web site for easy retrieval.

View [disaster preparedness podcasts](#) and other important information on the [Connecticut Insurance Department](#) Web site at [www.ct.gov/cid](http://www.ct.gov/cid) site search: **Preparedness**. Or, call our consumer hotline at 800-203-3447 or 860-297-3900.

### **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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