

Protect Your Property Before Extreme Weather Events



Severe weather can occur at any time, and anywhere that it rains flooding is possible. To assist New Jersey residents, the Department of Banking and Insurance offers the following guidance on preparing for severe storms that can threaten your home and property.

Review Insurance Coverage: Make Sure You Have Enough Coverage

- Review your homeowners insurance policy every year.
- Check with your insurance agent annually to ensure that you have the right coverage, as new construction and remodeling add value to your home and may increase its replacement cost.
- Consider whether you need to purchase additional coverage, such as flood insurance, which is a separate policy.

Create a Home Inventory

- Go through every room and list your possessions. Include details such as brand names.
- Take pictures or videos of everything.
- Store your inventory in a safe place somewhere else, like a relative's home or saved on a portable device or in a safe deposit box.
- Review the inventory every year and update it whenever you acquire new items.

Secure Important Documents/Contact Information

- Storm preparation should include making a list of insurance company/agent names, policy numbers and contact information such as phone numbers, websites, mailing addresses and emergency information hotlines.
- Keep this information with you during an evacuation in the event your residence is inaccessible after a storm.

Take Action to Prevent Damage

- There are measures you can take to mitigate, or reduce, the risk of damage to your home and property before a weather event; some of those actions include:
 - Regular maintenance – removing loose debris such as tree branches and roof shingles.
 - If possible, store or secure outdoor furniture, gardening equipment, toys, etc.
 - Cleaning out gutters and downspouts so they drain properly.

DID YOU KNOW?

Standard homeowner's insurance does **NOT cover flood damage. Only flood insurance covers a person's home and their personal property from flooding.**



Learn more about Homeowners Insurance

[Homeowners insurance](#) protects homeowners from damage to their home, other structures that are not attached to the home like detached garages, storage sheds and fences, as well as personal property like furniture. All homeowners policies include a list of exclusions, or things the policy will not cover. It is important to be familiar with the exclusions itemized in your policy. Homeowners insurance policies **exclude** water damage caused by flood. Learn more about homeowners policies and frequent exclusions by visiting the department's [website](#).

Understand Flood Insurance

Flood insurance is not part of standard insurance policies written for homeowners, businesses, condominium-owners and renters. Generally, only flood insurance covers a person's home, business and their property from floods. Consumers can purchase a flood insurance policy from the [National Flood Insurance Program \(NFIP\)](#) or from an [insurance company offering private flood insurance](#). **Consumers should be aware that flood insurance is not effective until 30 days after it is sold.** Therefore, consumers who want flood insurance for this storm season should contact an approved flood insurance agent immediately and not wait for an approaching storm.

Things to Know about Vehicle Damage

Damage to a personal or commercial vehicle from flood is covered under an auto policy's optional comprehensive coverage (also known as comp or "other than collision"), which pays for damage to your vehicle that is not a result of a collision. If you do have comprehensive coverage, contact your agent or company to file a claim. If you only have liability coverage, which pays others for damages from an auto accident that you cause, your insurance company will not cover damage to your vehicle caused by flood.

Questions?

The Department of Banking and Insurance is ready to answer any questions or inquiries you may have or open a formal complaint via our Consumer Inquiry and Response Center (CIRC). Contact the **Department's Consumer Hotline at 1-800-446-7467** (8:30 am to 5:00 pm EST Monday-Friday) or visit nj.gov/dobi/consumer.htm.

Resources

For more information on homeowners insurance visit: nj.gov/dobi/division_consumers/insurance/homeowner.htm

- Under *Tools* you can view *Homeowners Insurance One Page Summary* that cover frequent exclusions
- Under *Flood Insurance*, you can find information on the *National Flood Insurance Program* and *Find a Company that Writes Private Flood Insurance*