



DEVAL L. PATRICK
GOVERNOR

TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR

COMMONWEALTH OF MASSACHUSETTS
DIVISION OF INSURANCE

1000 Washington St., Suite 810 Boston, MA 02118-6200
(617) 521-7794 FAX (617) 521-7490
www.mass.gov/doi

GREGORY BIALECKI
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

BARBARA ANTHONY
UNDERSECRETARY OF
CONSUMER AFFAIRS AND
BUSINESS REGULATION

JOSEPH G. MURPHY
COMMISSIONER OF INSURANCE

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CONTACT:

Jason Lefferts
(617) 973-8767

**Patrick-Murray Administration's Division of Insurance and
Office of Consumer Affairs and Business Regulation
Encourage Preparedness in Advance of Hurricane Irene**

BOSTON – Thursday, August 25, 2011 – With the potential impact of Hurricane Irene on portions of Massachusetts late this weekend, the Patrick-Murray Administration's Division of Insurance and Office of Consumer Affairs and Business Regulation are encouraging homeowners to take proactive steps to protect their property from flood and wind damage.

Forecasters are currently predicting the effects of Hurricane Irene could impact a significant portion of Massachusetts, bringing heavy rain and severe wind. Coastal areas could see hurricane-force winds and a storm surge, and much of the state could see heavy rain, up to six inches or more.

“Even a glancing blow from a storm of this nature can create serious damage to a home, especially a coastal property that may be exposed to strong winds,” said Barbara Anthony, the Undersecretary of the Office of Consumer Affairs and Business Regulation. “Homeowners need to be prepared and take steps that can reduce some of the potential impacts of this storm. A little extra work now can go a long way.”

Homeowners are encouraged to review their policies and make sure they know what is covered. Generally, flood damage caused “from above,” like heavy rain, is likely covered by homeowner's insurance. However, flood damage “from below,” like through basement walls or sewer backups, are not. Flood insurance is available through the National Flood Insurance Program. Homeowners' and personal property insurance covers damage associated with wind, like falling tree limbs.

In some areas of the state, like Cape Cod, many insurers include wind deductibles as part of a policy. Most carriers apply the deductible as a percentage to the dwelling limit on the policy,

ranging from 1 to 5 percent. For example, a deductible of three percent and a \$200,000 dwelling limit means the homeowner pays all covered wind-related losses up to \$6,000 before the insurance company pays for any losses.

To prepare for this storm or other high-rain or -wind storms, the Division of Insurance and the Office of Consumer Affairs and Business Regulation suggest the following tips.

For flood preparation:

- Raise or anchor equipment below base flood elevation;
- Install or maintain a sump pump;
- Place sandbags at doors or windows that are on ground level;
- Learn the emergency flood plan for the area;
- Prepare an emergency kit including a three-day supply of water and non-perishable food, first-aid kit, battery-powered radio, flashlight and extra batteries.

For high-wind preparation:

- Trim dead wood and weak or overhanging branches from all trees;
- Check and secure anchoring for covered porches;
- Reinforce garage doors so that they are able to withstand high winds;
- Install tie-downs for sheds, fuel tanks, television antennas and dishes, and woodpiles;
- Install hurricane shutters or ¾-inch thick outdoor plywood to each window, along with shatterproof glass;
- Install head and foot bolts to doors;
- Reinforce your roof. Install hurricane straps or clips to help keep your roof attached to the walls.

After the storm:

- Be safe. Do not try to re-enter your home or attempt repairs until it is safe to do so;
- Keep children and pets away from down or low-hanging power lines;
- Contact your insurance company as soon as possible;
- Do not make permanent repairs until the adjuster has inspected the property - but do take action to prevent further damage, like covering holes in the roof or removing water;
- Take pictures of any storm related damage to your property or belongings, particularly if you must throw away items of value that are bacteria-laden;
- Keep a record of all your receipts, and document any time you spent securing your property, and your conversations with the insurance company.

Consumers with insurance concerns should contact the Division of Insurance at (888) 563-4467 or (617) 521-7794. For more information on disaster preparedness and planning visit the Office of Consumer Affairs and Business Regulation website. The Division of Insurance is an agency within the Office of Consumer Affairs and Business Regulation. Follow the Office at www.mass.gov/consumer, its [Consumer Connections Blog](#) and at its Twitter feed, [@Mass_Consumer](#).

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