



Narragansett Bay
Insurance Company

You're Home With Us.

Preparing for a Hurricane



Hurricane Season is Upon Us

One of the most dramatic, damaging, and potentially deadly events is a hurricane. During a hurricane, your home may be damaged or destroyed by many different storm hazards. For example:

- ❑ Debris can break windows and doors, allowing high winds and rain inside the home.
- ❑ Large storms can cause tremendous devastation as trees and power lines topple.
- ❑ Destructive tornadoes also can be present, and damages from high winds can extend hundreds of miles inland under certain conditions.
- ❑ Coastal storm surges can flood basements and lower levels of your home, threatening life in many circumstances.

Your home is a valuable asset. The costs associated with the property damage from hurricanes and the disruption to your life in the aftermath can be significant. This bulletin contains information and tips on how to prepare you and your family for a hurricane, preventative maintenance tips, and information about what to do should you incur a loss.

Be Prepared

Everyone needs to be prepared for the unexpected. You, as well as your family and friends, may not be together when disaster strikes. Follow these tips:

- ❑ Meet with your family to create an emergency plan.
- ❑ Post emergency numbers by the telephone, and save important contact information to your smart phone.
- ❑ Know how and when to turn off water, gas, and electricity.
- ❑ Pick two places to meet: a spot outside your home and a place away from your neighborhood in case you can't return home.
- ❑ Choose an out of state friend as your family's point of contact for everyone to call if the family gets separated.
- ❑ Discuss what you would do if advised to evacuate.



Build a Kit

It's important to assemble and maintain an emergency supply kit. Store these supplies in sturdy, easy-to-carry containers, such as backpacks or duffle bags. Keep important documents in waterproof containers. Consider having the below supplies on-hand:

- Battery-powered radio
- Flashlights
- Extra batteries
- Cell phone and chargers
- First-aid kit
- Medicines, including prescriptions
- Basic and necessary toiletries
- Copies of key papers such as insurance policies
- Cash

In addition, NBIC recommends maintaining an electronic record of important contact numbers and insurance policy information.

If a Storm Threatens

As weather forecasts begin to predict the possibility of a storm impacting your area, homeowners should take the following precautions:

- Move outdoor deck, pool, and patio furniture inside.
- Keep downspouts and water drains clear so water may properly flow.
- Trim dead or weak branches from trees.
- Fully charge portable devices, like cell phones.
- Have your emergency supply kit nearby and easily accessible.
- Fill your car's gas tank.
- Stock non-perishable food and fill containers with drinking water.



Reporting a Loss to NBIC

Be assured that Narragansett Bay Insurance Company is here to assist you, should you experience a loss. Reporting a claim is quick and easy, and losses can be reported 24/7, 365. Below is information to help you through this process:

- Protect yourself and others. If your property has sustained structural damage or if you are uncertain about its safety, contact local officials before entering your property.
- Never touch electrical components while standing in water. If your safety appears at risk, leave the premises immediately.
- Make necessary emergency repairs to avoid additional damage and take pictures of the damage, if possible.
- Preserve damaged property for inspection by our adjuster.
- Keep a detailed list of all costs you incur for temporary repairs, lodging, meals, etc. These items may be covered if the loss is covered under the policy.

How to file a claim with NBIC:

1. **Online:** Please visit <http://www.nbic.com/company/report-a-claim.aspx> for fastest claim filing and handling. The most efficient way for NBIC to begin handling a new claim is for the loss to be reported online. You'll need the NBIC policy number, policyholder last name, and preferred contact information including phone number and e-mail address. After entering basic loss information, the claim will immediately be entered into the NBIC claims system and dispatched for adjuster assignment.
2. **Phone:** Another preferred way to report a loss is by phone. New losses can be reported to the NBIC Claims Center at **800.343.3375** (option 2, then 1). Our claims center will be staffed with additional customer service representatives ready to help.
3. **E-mail or Fax:** Report a new loss by e-mail to claims@nbic.com or fax **401.721.0700**. Please remember to include the policy number, policyholder name, and preferred contact information on all correspondence. Also include the property risk address, the date of the loss, and descriptive information about what and how areas of the home were damaged.

*If the loss has already been reported, please do not submit another new claim. For information about already-reported losses, contact NBIC at **800.343.3375** (option 2, then 2), or send an e-mail to claimsinquiry@nbic.com.*

