



**INSURANCE
INFORMATION**
INSTITUTE

National Association of Latino Elected and Appointed Officials

National Policy Institute on Emergency Planning and Preparedness
August 19-20, 2016
Sheraton Hotel, Boston, MA

Jeanne M. Salvatore, Senior Vice President, Public Affairs & Chief Communications Officer

Insurance Information Institute ♦ 110 William Street ♦ New York, NY 10038
Tel: 212.346.5555 ♦ Cell: 917.612.4088 ♦ Jeannes@iii.org ♦ www.iii.org

Presentation Overview

Insuring Against a Disaster

- ▲ What is the Insurance Information Institute
- ▲ Overview of Catastrophes in the United States
- ▲ What do Policymakers and their Constituents Need to Know about Insurance and Disasters
- ▲ Key Questions to Ask Prior to a Disaster
- ▲ Key Disaster Resources
- ▲ Questions



Who We Are and What We Do

- ▲ The mission of the Insurance Information Institute is to *build public understanding of insurance—what it does and how it works.*
- ▲ We Are...
 - ◆ A voice for the property/casualty insurance industry.
 - ◆ The go-to source for credible and unbiased insurance information for the media, the industry and consumers.
 - ◆ Dedicated to ensuring the media covers our business fairly and accurately.
- ▲ We do not lobby.



Catastrophes in the United States – Some Basic Facts

- ▲ The term “catastrophe” in the property insurance industry denotes a natural or man-made disaster that is expected to reach a certain dollar amount. Currently, set at \$25 million.
- ▲ Disaster losses along the coast are likely to escalate in the coming years, in part, because of huge increases in development.
- ▲ Catastrophe losses will double every decade or so due to growing residential and commercial density and more expensive buildings.
- ▲ The 2010 census showed that 39 percent of the population is concentrated in less than 10 percent of the nation’s land area excluding Alaska.
- ▲ Using 2010 U.S. census, in 2013, the National Oceanic and Atmospheric Administration (NOAA) said an additional 11 million people will be living along the coast by 2020, bringing the total to nearly 134 million.



Catastrophes in the United States: Property Exposed to Disasters

- ▲ A 2012 study by AIR Worldwide put the value of insured coastal property in hurricane-prone states—states bordering the Atlantic Ocean and Gulf of Mexico—at \$10.64 trillion.
- ▲ Exposure to windstorms and high property values combine to make Florida the state with the highest potential for losses and New York's Long Island the second highest.
- ▲ The value of residential and commercial coastal property in Florida alone was almost \$2.86 trillion. This represented 79 percent of the state's total insured property values.
- ▲ In New York it was \$2.92 trillion, representing 62 percent of the total.
- ▲ Other states where insured coastal property values exceeded 50 percent of the state's total are Connecticut, Maine and Massachusetts.



Top Ten Most Costly Catastrophes in the U.S.

Seven of the Top Ten Disasters Were Due to Hurricane/Wind Damage

Top 10 Most Costly Catastrophes, United States (1)

(\$ millions)

Rank	Date	Peril	Estimated insured property loss	
			Dollars when occurred	In 2015 dollars (2)
1	Aug. 2005	Hurricane Katrina	\$41,100	\$49,047
2	Sep. 2001	Fire, explosion: World Trade Center, Pentagon terrorist attacks	18,779	24,613
3	Aug. 1992	Hurricane Andrew	15,500	24,111
4	Oct. 2012	Hurricane Sandy	18,750	19,563
5	Jan. 1994	Northridge, CA earthquake	12,500	18,597
6	Sep. 2008	Hurricane Ike	12,500	13,826
7	Oct. 2005	Hurricane Wilmasp	10,300	12,292
8	Aug. 2004	Hurricane Charley	7,475	9,207
9	Sep. 2004	Hurricane Ivan	7,110	8,758
10	Apr. 2011	Flooding, hail and wind including the tornadoes that struck Tuscaloosa and other locations	7,300	7,757

(1) Property losses only. Does not include flood damage covered by the federally administered National Flood Insurance Program.

(2) Adjusted for inflation through 2015 by ISO using the GDP implicit price deflator.

Source: Property Claim Services® a unit of ISO® a Verisk Analytics® business



Catastrophe Losses by Type of Disaster

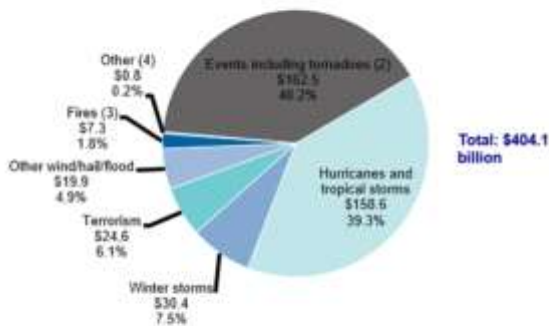
Wind is the most costly and Frequent Cause of Loss

Over the 20-year period, 1993 to 2012

Each year about 6 percent of homeowners file claims.

Inflation-Adjusted U.S. Insured Catastrophe Losses By Cause Of Loss, 1996-2015 (1)

(2015 \$ billions)



(1) Adjusted for inflation through 2015 by ISO using the GDP implicit price deflator. Excludes catastrophes causing direct losses less than \$25 million in 1997 dollars. Does not include flood damage covered by the federally administered National Flood Insurance Program.
(2) Includes other wind, hail, and/or flood losses associated with catastrophes involving tornadoes.
(3) Includes wildland fires.
(4) Includes losses from civil disorders, water damage, utility service disruptions, and any workers compensation catastrophes generating losses in excess of PCS's threshold after adjusting for inflation.

Source: Property Claim Services®, a unit of ISO®, a Verisk Analytics® business.

- ▲ Hurricanes and tropical storms made up 40.4 percent
- ▲ Tornado losses 36.0 percent
- ▲ Winter storms 7.1 percent
- ▲ Terrorism 6.3 percent
- ▲ Earthquakes 4.7 percent
- ▲ Wind/hail/flood 3.8 percent and fire 1.7 percent
- ▲ Civil disorders, water damage and utility disruption combined represented less than 1 percent.



2016 Atlantic Hurricane Season

A Demographic Perfect Storm

- ▲ Massive influx of new coastal residents who have never experienced a major storm.
- ▲ Combined with an existing population that has been lulled into complacency by the lack of a hurricane over the last several years.
- ▲ Resulting in large numbers of coastal residents from Maine to Texas who are unprepared for the 2016 hurricane season.

I.I.I.'s Goal

- ▲ Educate coastal residents about what they need to do now to financially protect themselves with the right amount and type of insurance.



Five Key Ways to Prepare For A Disaster...Any Disaster

1. Have the Right Amount and Type of Insurance for your Home, Car or Business
2. Consider Flood and/or Earthquake Insurance
3. Have an Up-to-date Home Inventory
4. Take Reasonable Steps to Protect Your Property Against the Disasters where you live
5. Know what to take and where to go if you need to evacuate



Insuring Against a Disaster

What is Covered and What is Not!

- ▲ Standard home, renters and business insurance policies clearly list the disasters that are covered and the disasters that are not.
- ▲ The two biggest disasters that are not covered are floods and earthquakes.
- ▲ Flooding is available from the National Flood Insurance Program (NFIP) and a few private insurance companies. Excess flood insurance is available from private insurance.
- ▲ Earthquake insurance is available from private insurance companies and in California from the California Earthquake Authority (CEA)



I.I.I. Web Content on Standard Home Insurance

Polices Clearly List Disasters Covered and Disasters Not Covered

Renters, Condo, Single Family Homes Policies Coverage

Separate Insurance Is Needed for these Disasters

Which Disasters Are Covered by Homeowners Insurance?

Standard homeowners policies generally cover a wide range of potential disasters, from tornadoes and windstorms, to fire and lightning strikes, to winter storm damage caused by weight of ice and snow. Most homeowners policies cover all the disasters listed below. Some policies provide coverage only for the first 10 listed. It is important to check your insurance policy for the specific perils covered.

WHAT TYPE OF DISASTERS ARE COVERED?

Perils	Dwelling & personal property		Dwelling		Personal property			Dwelling & personal property
	Basic HO-1*	Broad HO-2*	Special HO-3*	Special HO-3	Home HO-4	Condo/Co-op HO-5	Fullified Coverage HO-3	
1. Fire or lightning	X	X	X	X	X	X	X	
2. Windstorm or hail	X	X	X	X	X	X	X	
3. Explosion	X	X	X	X	X	X	X	
4. Riot or civil commotion	X	X	X	X	X	X	X	
5. Damage caused by aircraft	X	X	X	X	X	X	X	
6. Damage caused by vehicles	X	X	X	X	X	X	X	
7. Smoke	X	X	X	X	X	X	X	
8. Vandalism or malicious mischief	X	X	X	X	X	X	X	
9. Theft	X	X	X	X	X	X	X	
10. Volcanic eruption	X	X	X	X	X	X	X	
11. Falling object		X	X	X	X	X	X	
12. Weight of ice, snow or sleet		X	X	X	X	X	X	
13. Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning, or automatic fire-protective sprinkler system, or from a household appliance.		X	X	X	X	X	X	
14. Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning or automatic fire-protective system.		X	X	X	X	X	X	
15. Freezing of a plumbing, heating, air conditioning or automatic fire-protective sprinkler system, or of a household appliance.		X	X	X	X	X	X	
16. Sudden and accidental damage from artificially generated electrical current (does not include loss in a tube, transistor or similar electronic component)		X	X	X	X	X	X	
17. All perils except flood, earthquake, war, nuclear accident, landslide, mudslide, spillover and others specified in your policy. Check your			X					

Disasters That Are Not Covered

1. Floods

Flood damage is excluded under standard homeowners and renters insurance policies. Flood coverage, however, is available in the form of a separate policy both from the National Flood Insurance Program - NFIP (888-379-9531) and from a few private insurers.

You can get replacement cost coverage for the structure of your home, but only actual cash value coverage is available for your possessions. There may also be limits on coverage for furniture and other possessions stored in your basement.

Flood insurance is available for renters as well as homeowners. You will need flood insurance if you live in a designated flood zone. But also consider buying it if your house could be flooded by melting snow, an overflowing creek or water running down a steep hill. Don't wait until the evening news announces a flood season warning to buy a policy. There is a 30-day waiting period before federal flood coverage takes effect.

2. Earthquakes

Earthquake coverage can be a separate policy or an endorsement to your homeowners or renters policy. It is available from most insurance companies. In California, it is also available from the California Earthquake Authority. In earthquake prone states like California, the policy comes with a high deductible.

3. Maintenance damage

It is your responsibility to take reasonable precautions to protect your home from damage. Your insurance policy will not cover damage due to lack of maintenance, mold, termite infestation and infestation from other pests.

4. SEWER BACK-UP

Sewer backups or the inability of sump pumps to handle runoff water from major downpours are not covered under a typical homeowners insurance policy, nor are they covered by flood insurance. Those types of coverage must be purchased either as a separate product or as an endorsement to a homeowners policy."

Sewer backup coverage is available from most insurers for a nominal cost—usually an additional annual premium of \$40-\$50.

Many homeowners may not realize that they are responsible for the maintenance and repair of their house or sewer lateral—the pipeline between the city sanitary sewer main, usually located in the street—and the building. The sewer lateral is owned and maintained by the property owner including any part that extends into the street or public right of way.

Flood Insurance Background

- ▲ Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.
- ▲ The NFIP provides coverage for up to \$250,000 for the structure of the home on a replacement cost basis and up to \$100,000 for personal possessions on an actual cash value basis.
- ▲ Private flood insurance is available for those who need additional insurance protection, known as excess coverage, over and above the basic policy or for people whose communities do not participate in the NFIP. Some insurers have introduced special policies for high-value properties.



Too Few People Purchase Flood Insurance

People Underestimate the Risk of Flooding

- ▲ A 2016 poll by the Insurance Information Institute found that 12 percent of American homeowners had a flood insurance policy, lower than the 14 percent who had the coverage in 2015.
- ▲ The percentage of homeowners with flood insurance was highest in the South, at 14 percent.
- ▲ Thirteen percent of homeowners in the Northeast had a flood insurance policy, 10 percent of homeowners in the West had a flood insurance policy, while 8 percent of homeowners in the Midwest had flood insurance.
- ▲ Flooding is the most common natural disaster in the U.S. with over 90 Percent of all Natural Disasters having some form of Flooding.



FloodSmart.gov – Go to Place for Information on Risk of Flooding and Cost of a Policy

Important to also understand limitations of the Policy – No Additional Living Expenses and Limited Coverage for Basements.

The screenshot shows the FloodSmart.gov website. At the top right, it says "Call toll free: 1-888-379-9531 or have us call you" and has a search bar. The main navigation menu on the left includes: HOME, FLOOD RISKS, UNDERSTANDING FLOOD MAPS, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, POLICYHOLDER RESOURCES, PARTNER RESOURCES, INSURANCE AGENT RESOURCES, PREPARATION & RECOVERY, ABOUT THE NFIP, and COMMUNITY RATING SYSTEM. Below the menu are links for Agent Locator, File Your Claim, Frequently Asked Questions, Flood Facts, Media Resources, Toolkits, and Email Updates. The main content area features a large banner with the headline "A Single Storm Can Ruin Your Financial Future." and a sub-headline "It doesn't matter if the storm season is active or quiet! It only takes one tropical storm or hurricane to cause thousands of dollars in flood damage." with a "LEARN MORE ABOUT HURRICANES" button. Below the banner are navigation links for "Hurricane Season", "Get the FEMA App", "Protect What Matters", and "About Flood Maps". A secondary section titled "One-Step Flood Risk Profile" has the heading "WHAT'S MY FLOOD RISK" and the text "Learn your risk, estimate your premiums and find an agent that serves your area." It includes input fields for "Address*" and "City*" and a small image of a man working on a laptop.

California Earthquake Authority

Provides Detailed Information on Earthquake Insurance



I.I.I. Website has white papers, facts and stats, consumer articles and educational videos on earthquake risk, insurance and preparedness for a national audience

Need to Get the Right Amount of Insurance

Important to Get the Right Amount of Insurance

- ▲ Need enough insurance rebuild your home.
- ▲ Replace all of your personal possessions.
- ▲ Have sufficient ALE or additional living expense coverage in case you are unable to live in your home due to an insured catastrophe such as a fire or hurricane.
- ▲ Liability protection in the event of a lawsuit.

I.I.I. Web Content Explaining Coverage In Standard Home Ins.

What Is Covered by Standard Homeowners Insurance?

Save Money and Trouble by Knowing the Ins and Outs of Your Homeowners Policy



Most standard homeowners insurance policies include four essential types of coverage:

1. Coverage for the structure of your home
2. Coverage for your personal belongings
3. Liability protection
4. Additional living expenses if you are temporarily unable to live in your home because of an insured disaster



Specific Details to Determine How Much to Purchase

The screenshot shows a website with a dark blue navigation bar at the top containing links for Topics, Members, Press, Publications, Services, En Español, and Tools. A 'CONNECT' button with social media icons is also present. The main content area features a sidebar on the left with 'INSURANCE TOPICS' including Auto Insurance, Homeowners and Renters Insurance, Life Insurance, Financial Planning, Preparedness and Safety, Disasters, Business Insurance, Other Coverages, Life Stages, The Business of Insurance, Financial Results and Commentary, and Features. The main article is titled 'How much homeowners insurance do I need?' and includes a list of factors to consider, a section on 'The structure' of the home, and a section on 'Factors that will determine the cost of rebuilding your home:'. The right sidebar contains three sections: 'I.I.I. SPOTLIGHT' with a photo of flooding in Louisiana, 'I.I.I. VIDEO' with a photo of a woman inspecting a home, and 'PRESENTATIONS' with a colorful abstract image and a link to 'Insurance Industry Employment Trends: 1990-2016 (June 2016)'. At the bottom right, there is a 'I.I.I. BLOG / TERMS & CONDITIONS' section with a photo of a laptop and a coffee cup.

Topics Members Press Publications Services En Español Tools CONNECT

INSURANCE TOPICS

EN ESPAÑOL PRINT EMAIL

Auto Insurance

Homeowners and Renters Insurance

Life Insurance

Financial Planning

Preparedness and Safety

Disasters

Business Insurance

Other Coverages

Life Stages

The Business of Insurance

Financial Results and Commentary

Features

Información Sobre los Seguros en Español

How much homeowners insurance do I need?

You need enough insurance to cover the following:

1. The structure of your home.
2. Your personal possessions.
3. The cost of additional living expenses if your home is damaged and you have to live elsewhere during repairs.
4. Your liability to others.

The structure

You need enough insurance to cover the cost of rebuilding your home at current construction costs. Don't include the cost of the land. And don't base your rebuilding costs on the price you paid for your home. The cost of rebuilding could be more or less than the price you paid or could sell it for today.


Some banks require you to buy homeowners insurance to cover the amount of your mortgage. If the limit of your insurance policy is based on your mortgage, make sure it's enough to cover the cost of rebuilding. (If your mortgage is paid off, don't cancel your homeowners policy. Homeowners insurance protects your investment in your home.)

For a quick estimate of the amount of insurance you need, multiply the total square footage of your home by local building costs per square foot. To find out construction costs in your community, call your local real estate agent, builders association or insurance agent.

Factors that will determine the cost of rebuilding your home:

- Local construction costs


I.I.I. SPOTLIGHT



Louisiana Flooding

Rainfalls totaling more than 30" in some parts of Louisiana have resulted in the worst flooding the ...

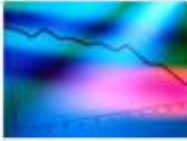
I.I.I. VIDEO



Protecting Your Home From An Earthquake

Earthquakes are a real threat to your home, possessions, and safety. Learn simple ways to improve th...


PRESENTATIONS



Insurance Industry Employment Trends: 1990-2016 (June 2016)

The U.S. Labor Department's Bureau of Labor Statistics (BLS) just published data as of June 20...

I.I.I. BLOG / TERMS & CONDITIONS



Louisiana Flooding Underscores Insurance Need

Role of Deductibles is Extremely Important to Understand

The screenshot shows the Insurance Information Institute (I.I.I.) website. At the top, the logo and tagline "Improving public understanding of insurance—what it does and how it works." are visible. A search bar and navigation menu with options like "Topics", "Members", "Press", "Publications", "Services", "En Español", and "Tools" are present. The main content area features an article titled "Understanding Your Insurance Deductible". The article explains that deductibles are the amount deducted from an insured loss and that they represent a sharing of risk between the insurer and the policyholder. It also notes that deductibles can be a specific dollar amount or a percentage of the total insurance amount. To the right of the article, there are three featured sections: "I.I.I. SPOTLIGHT" with a photo of flooding in Louisiana, "I.I.I. VIDEO" with a photo of a woman inspecting a home, and "PRESENTATIONS" with a photo of a line graph showing insurance industry employment trends from 1990 to 2016.

Log in register

INSURANCE INFORMATION INSTITUTE
Improving public understanding of insurance—what it does and how it works.

Search I.I.I.

Topics Members Press Publications Services En Español Tools CONNECT

INSURANCE TOPICS

EN ESPAÑOL PRINT EMAIL f t in G+ D + 26

Auto Insurance

Homeowners and Renters Insurance

Life Insurance

Financial Planning

Preparedness and Safety

Disasters

Business Insurance

Other Coverages

Life Stages

The Business of Insurance

Financial Results and Commentary

Features

Información Sobre los Seguros en Español

Understanding Your Insurance Deductible

Understanding the role deductibles play when insuring a car or a home is an important part of getting the most out of your insurance policy.

A deductible is basically the amount “deducted” from an insured loss. Deductibles have been an essential part of the insurance contract for many years and represent a sharing of the risk between the insurance company and the policyholder. When repairing your home or replacing personal possessions, the amount of the deductible would come out of your own pocket.

A deductible can be either a specific dollar amount or a percentage of the total amount of insurance on a policy. Generally speaking, the larger the deductible, the less a consumer pays in premiums for an insurance policy. Deductible amounts can be found on the declarations (or front) page of standard homeowners and auto insurance policies.

Here is how it works: if you have a \$500 “dollar deductible,” that \$500 would be deducted from your claim. So, if your insurance company has determined that you have an insured loss worth \$10,000 you would receive a claims check for \$9,500.

Percentage deductibles are calculated differently. They are based on a

I.I.I. SPOTLIGHT

Louisiana Flooding

Rainfalls totaling more than 30” in some parts of Louisiana have resulted in the worst flooding the ...

I.I.I. VIDEO

Protecting Your Home From An Earthquake

Earthquakes are a real threat to your home, possessions, and safety. Learn simple ways to improve th ...

PRESENTATIONS

Insurance Industry Employment Trends: 1990-2016 (June 2016)

The U.S. Labor Department’s Bureau of Labor Statistics (BLS) just published data as of June 20 ...

19 States and the District of Columbia have Hurricane Deductibles

- ▲ There are two kinds of deductibles: hurricane deductibles, which apply to damage solely from hurricanes, and windstorm or wind/hail deductibles, which apply to any kind of wind damage.
- ▲ Percentage deductibles typically vary from 1 percent of a home's insured value to 5 percent. The amount that the homeowner will pay depends on the home's insured value and the "trigger" which determines under what circumstances the deductible applies.
- ▲ In some states, policyholders have the option of paying a higher premium in return for a traditional dollar deductible, depending on how close to the shore they live.
- ▲ Alabama, Connecticut, Delaware, Florida, Georgia, Hawaii, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, Virginia and Washington DC have deductibles



Vehicles are Covered for Wide Variety of Disasters Under Optional “Comprehensive” Coverage

70 Percent of Insured Drivers Purchase this Coverage

COMPREHENSIVE COVERAGE

Damage caused by fire, falling objects, missiles, explosion, earthquake, windstorm, hail, flood, vandalism, riot or contact with animals (birds, deer etc.).

Sold with deductible.

* optional



Tips to Help Business Survive A Disaster

I.I.I. & Insurance Institute for Business and Home Safety Partner

Protect Property

DON'T LET A STORM BLOW AWAY YOUR PROFITS

Is Your Business Ready for Peak Hurricane Season?

Protect Your Building and Operations

- CREATE BUSINESS CONTINUITY PLAN**
Be sure your business continuity plan is up-to-date. Or use I.I.I.'s new CB-220 Plan for Business Toolkit to create one.
- KNOW YOUR RISKS**
Know the natural disaster risks in your area by using I.I.I.'s online ZIP Code tool.

Protect Your Financial Security

- MAKE AN INVENTORY**
Create a business inventory that lists all business equipment, supplies, merchandise and commercial vehicles in case you have to make a claim.
- CHECK PROPERTY COVERAGE**
Insure against physical damage with Replacement Cost coverage to rebuild and Tenant Coverage if you rent.

Protect Financial Security

- UPDATE CONTACT INFO**
Make sure you have current contact information for your employees, key customers, suppliers and vendors.
- CONSIDER LOSS OF INCOME COVERAGE**
Insure against loss of income by opting for Business Income and Extra Expense coverage to cover losses due to closure.
- INSPECT AND REPAIR DAMAGE**
Inspect your buildings and complete any needed maintenance to ensure they can stand up to severe weather.
- PREPARE FOR INTERRUPTIONS**
Insure against business disruptions by adding on Contingent Business Interruption, Supply Chain Interruption and Utility Interruption coverage.
- GET PREPARED**
Take steps to physically protect your building, equipment, inventory, records and employees when a storm is forecast for your area.
- CONSIDER FLOOD INSURANCE**
Don't forget about flood insurance. Commercial Flood coverage is available from the National Flood Insurance Program (NFIP) and some private insurers.

More information available at DisasterSafety.org/business-protection and I.I.I.org/insurance-topics/business-insurance.

I.I.I. INSURANCE INFORMATION INSTITUTE



Insurance Institute for Business & Home Safety Offers Detailed Information on How to Make Structures Safer

Insurance Institute for Business & Home Safety

HOME RESEARCH PROGRAMS RESOURCES NEWS CONTACTUS MEMBERS SIGN IN

ABOUT IBHS

BE AS SAFE AS AN ACORN

The Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit, scientific research and communications organization supported solely by property insurers and reinsurers. IBHS' building safety research leads to real-world solutions for home and business owners, helping to create more resilient communities.

MISSION

At the Insurance Institute for Business & Home Safety, our mission is to conduct objective, scientific research to identify and promote the most effective ways to strengthen homes, businesses and communities against natural disasters and other causes of loss.

Insurance Institute for Business & Home Safety®

DisasterSafety.org

VISION

More resilient world. Safer. Thriving. Healthier. Business and communities that have the same positive features, services and solutions that protect lives.

I.I.I. Offers Free Apps to Plan for a Disaster and Conduct a Home Inventory, Articles too!

Free Apps

Apps and Software

Know Your Plan™ Mobile App



Know Your Plan™ is the award-winning app that helps you, your family, and even your pets prepare to safely get out of harm's way before trouble starts. Use prepackaged checklists to discover key mitigation and preparation steps, or create your own lists from scratch. Either method lets you set due dates, chart progress, and include notes, contact lists and other information—and share your checklists with family and friends.

Download the Know Your Plan app for iPhone or Android.

Know Your Stuff® - Home Inventory Mobile App



Disasters can happen anytime, but with the Know Your Stuff® Home Inventory app, you'll always have an up-to-date record of your belongings. Know Your Stuff® is a snap to use: Just take photos of your belongings and fill in a few key details. Your data automatically syncs with free cloud storage, giving you secure access whenever you want.

Download the Know Your Stuff® app for iPhone or Android.

Know Your Stuff® - Home Inventory Software



Easy to Understand Articles and Brochures, too!

EN ESPAÑOL PRINT EMAIL f t in g+ p + 52

How to Create a Home Inventory

Would you be able to remember all the possessions you have accumulated over the years if they were destroyed by a fire or other disaster?

Having an up-to-date home inventory will help you get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance.

Start by making a list of your possessions, describing each item and noting where you bought it and its make and model. Clip to your list any sales receipts, purchase contracts, and appraisals you have. For clothing, count the items you own by category (pants, coats, shoes, for example), making notes about those that are especially valuable. For major appliances and electronic equipment, record the serial numbers, which are usually found on the back or bottom.

• Don't be put off!

If you are just setting up a household, starting an inventory list can be relatively simple. If you've been living in the same house for many years, however, the task of creating a list can be daunting. Still, it's better to have an incomplete inventory than nothing at all. Start with

Know Your Stuff® - Home Inventory App

KNOW YOUR STUFF

FEATURES GETTING STARTED SUPPORT SIGN IN SIGN UP

Do You Know Your Stuff®?

A home inventory can save time, money and peace of mind, and help you get the most value from your insurance.

If You Have a Loss

Know Your Stuff® can export a list of your belongings to help you quickly file an insurance claim.

Keep Your Coverage Up to Date

As you acquire belongings, document them so you know you're fully covered in the event of an emergency.

Get the Most Out of Your Policy

Your insurance policy may make assumptions about the value of your things. Get an understanding of the true value of your things by documenting them with Know Your Stuff®.

Anytime, Anywhere

Know Your Stuff® stays in sync across your devices. Use the fully featured and intuitive app on your web browser, iPhone, iPad, Android phones and tablets.

SEE ALL FEATURES

- A home inventory can save time, and money. It is an important way to be prepared in the event of a loss or disaster.
- The I.I.I.'s **Know Your Stuff®** home inventory app for desktop and mobile ensures your inventory is available anywhere, any time, and from any device
- Available at: www.knowyourstuff.org



“The I’s on Insurance” Video Series



Animated video series covering Homeowners, Auto, Small Business and Life Insurance.

Goal: To engage and encourage viewers to reach out to their agent, broker, or company representative to discuss insurance coverage.

I.I.I. Targets Specific Demographics

Significant Success with Pets too!

The screenshot shows a web browser window displaying an article from the Insurance Information Institute (I.I.I.). The browser's address bar shows the URL: <http://www.iii.org/article/disaster-planning-for-older-adults>. The page title is "Disaster Planning for Older Adults".

INSURANCE TOPICS

- Auto Insurance
- Homeowners and Renters Insurance
- Life Insurance
- Financial Planning
- Preparedness and Safety
- Disasters
- Business Insurance
- Other Coverages
- Life Stages
- The Business of Insurance
- Financial Results and Commentary
- Features
- Información Sobre los Seguros en Español

Disaster Planning for Older Adults

A Preparedness Checklist for Seniors and Caretakers

OCTOBER 13, 2015

As a senior citizen or caretaker of an older person, preparing for and protecting against a fire, flood, hurricane or other disaster can be a special challenge.

Many seniors live alone and may have special needs or limited physical mobility, which makes them more vulnerable than younger people when there is disaster. Therefore, it's all the more important to take steps to prepare for an emergency by evaluating the specific challenges faced by seniors and making an emergency plan to fit their needs.

The following checklist is a helpful tool to help seniors (and those who love and care for them) prepare for a disaster:

1. Make a Medical Plan

- In the event of a disaster, you may not have access to a medical facility or even a drug store. So, if you take medication or receive regular medical treatments—such as dialysis, chemotherapy or even physical therapy—talk to your medical provider about an emergency back-up plan.
- Keep an up-to-date file of your medical history including doctors.

I.I.I. SPOTLIGHT

Louisiana Flooding

Rainfalls totaling more than 30" in some parts of Louisiana have resulted in the worst flooding the ...

I.I.I. VIDEO

Protecting Your Home From An Earthquake

Earthquakes are a real threat to your home, possessions, and safety. Learn simple ways to improve th...

PRESENTATIONS

Insurance Industry Employment Trends: 1990-2016 (June 2016)

The U.S. Labor Department's Bureau of Labor Statistics (BLS) just published data as of June 20...

I.I.I. BLOG / TERMS & CONDITIONS



I.I.I.'s Spanish Language Resources

Consumer News Releases Translated into Spanish

Articles

News Releases

The screenshot shows the I.I.I. website interface in Spanish. The top navigation bar includes 'Temas', 'Membres', 'Prensa', 'Publicaciones', 'Servicios', 'En Español', and 'Tools'. The main content area is titled 'Información Sobre los Seguros en Español'. It features several sections: 'BUSINESS INSURANCE' with an article '¿Tiene su negocio un plan de seguros contra desastres?', 'LIFE STAGES' with 'Cobertura BOP', 'PRESENTATIONS' with 'Insurance Industry Employment Trends: 1999-2016', and 'FINANCIAL PLANNING' with '¿Qué es una anualidad?'. A sidebar on the left lists various insurance topics like 'Auto Insurance', 'Homeowners and Renters Insurance', and 'Life Insurance'. A red banner at the bottom left says 'Take the MYSTERY out of...'. The top right has a search bar and social media icons.

The screenshot shows the I.I.I. website's 'Comunicados de Prensa' (Press Releases) page in Spanish. The top navigation bar includes 'Prensa', 'Publicaciones', 'Servicios', 'En Español', and 'Tools'. The main content area is titled 'Comunicados de Prensa' and features a 'PRESS RELEASE ARCHIVE' with a list of years from 2011 to 2016. The page lists several press releases, including 'Riesgos De Inundaciones Y Los Seguros Necesarios En Caso De Tormentas Severas', 'Aviso A Los Medios: Invision 45 Presenta Línea Telefónica De Ayuda Este Miércoles 3 De Agosto Para Responder Preguntas De Seguros Y Prepara... Contra Desastres', 'Seis Consejos Para Tomar El Control Del Volante Al Conducir Seguro De Auto', 'WXTV Unirán 41. Insurance Information Institute y Latin Agents and Brokers Asociation Organizan Un Banco Telefónico Para Responder Preguntas De La Audiencia Sobre Los Seguros Con La Canción "Resque Tu Verano" El 20 De Julio De 5 A 7 P.M.', 'Los Vacacionistas Preocupados Por El Clima Extremo, El Maltrato Público Y Otros Riesgos Pueden Recurrir A Los Seguros De Viajes Para Obtener Asistencia Personal Y Financiera', and 'El Número De Reclamaciones De Seguros Por Daños A Causa De Rayos Destruye Legitimamente Pero La Severidad Aumenta Un 7%'. A sidebar on the right includes 'I.I.I. VIDEO' with 'Protecting Your Home From An Earthquake', 'FACTS+STATISTICS' with 'Identity Theft and Cybercrime', 'I.I.I. BLOG / TERMS & CONDITIONS' with 'Louisiana Flooding Underscores Insurance Need', and 'EN ESPAÑOL' with 'Las Mordidas De Perros Causan Un Terro...'. The top right has a search bar and social media icons.



Hurricane Season Insurance Checklist

Detailed Tips

In Spanish, too!

EN ESPAÑOL PRINT EMAIL f t in g+ p 54

Hurricane Season Insurance Checklist

HOMEOWNERS INSURANCE REVIEW



You probably make a checklist for performing home repairs, a shopping list before hitting the grocery store, or perhaps a to-do list for work assignments—but do you have a checklist for reviewing your insurance coverage? The start of hurricane season is right around the corner (June 1 – November 30). So now's the time to check your homeowners or renters insurance—and this handy list will make it easy to be sure you're well-prepared in case a storm comes your way.

HOMEOWNERS COVERAGE

- Check your policy limit; is it enough to rebuild your home?

IN ENGLISH PRINT EMAIL f t in g+ p 0

Listado De Coberturas De Seguro Útiles Contra Huracanes

La Revisión Del Seguro De Propietarios De Viviendas

APRIL 10, 2015



La gran mayoría de las personas hacen listas para acordarse de las cosas importantes, cuando tienen reparaciones pendientes que hacer en la casa, de las actividades a cumplir en el día laboral o de las cosas que van a comprar en el supermercado, pero es probable que no tengan un listado de qué cosas necesitan revisar de sus pólizas de seguros. Por eso, ahora que se acerca la temporada de huracanes

Spanish Language Helpline at Univision

For Several Years the I.I.I. has Organized Insurance Helplines in

New York, Texas and California

Learn a lot about Questions People have about Insurance



- ▲ Confusion about when insurance is required and when it is not.
- ▲ Need information about how to pick an agent or company
- ▲ Don't understand flood insurance
- ▲ Many dangerously think they don't need insurance if they own their home.
- ▲ Looking for money saving tips.



**INSURANCE
INFORMATION**
INSTITUTE

Thank you for your time and your attention!

And, feel free to contact me at jeannes@iii.org or
212-346-5555. Or tweet me @JeanneSalvatore

www.iii.org

Download at www.iii.org/presentations