

Triple-I—Tropical Storm Hanna Could Impact Texas, Louisiana

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NEW YORK, July 24, 2020 – [Tropical Storm Hanna](#) has the potential to cause property damage along the Texas and Louisiana coasts as a Saturday landfall is expected near Corpus Christi, Texas.

Impacts of this tropical cyclone, the earliest eighth named Atlantic basin storm on record, are covered under different insurance policies, according to the [Insurance Information Institute](#) (Triple-I).

Wind-caused property damage is covered under standard [homeowners](#), [renters](#) and [business insurance](#) policies. Renters' insurance covers a renter's possessions while the landlord insures the structure.

Property damage to a home, a renter's possessions, and a business – resulting from a flood – is generally covered under [FEMA National Flood Insurance Program](#) (NFIP) policies, if the homeowner, renter or business has purchased one. Several private insurers also offer flood insurance.

Private-passenger vehicles damaged or destroyed by either wind or flooding are [covered](#)

[under the optional comprehensive portion](#) of an auto insurance policy. Nearly 80 percent of U.S. drivers choose to purchase comprehensive coverage.

Through its [Resilience Accelerator](#) and the organization's other educational materials, the Triple-I offers the following preparedness tips to coastal residents in Texas and Louisiana:

- Review [your evacuation plan](#) and, if you have a pet, [your pet's evacuation plan](#)
- Write down the name and phone number of your insurer and insurance professional and keep this information either in your wallet or purse
- Purchase emergency supplies, such as batteries and flashlights
- Prepare your yard by removing all outdoor furniture, lawn items, planters and other materials that could be picked up by high winds
- Fill your car's gasoline tank because long gas lines and fuel shortages often follow a major tropical storm

FACTS & STATISTICS:

[Hurricanes](#)

[Texas Hurricane Fact File](#)

[Louisiana Hurricane Fact File](#)

ISSUES UPDATES:

[Catastrophes: Insurance Issues](#)

[Flood Insurance](#)

[Hurricane and Windstorm Deductibles](#)

The Triple-I has a full library of educational videos on its [YouTube Channel](#). Information about Triple-I mobile apps can be found [here](#).

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