



West Virginia Offices of the Insurance Commissioner

What to Do Before and After a Storm *August 4, 2021*

Severe weather can happen any time of the year. It's important to ensure that you and your family have a plan to stay safe. Read on to understand how your insurance policies work to help you recover if disaster strikes.

TOP CONSIDERATIONS

Review your homeowners insurance policy every year. Check with your insurance agent annually to ensure that you have the right coverage. New construction and remodeling add value to your home and may increase replacement cost. Consider a flood insurance policy, as most homeowners policies do not cover flood damage. Flood insurance policies usually don't take effect until 30 days after their purchase date.

THINGS YOU SHOULD KNOW

Create a home inventory. Make a list of all your possessions before severe weather strikes. Include details like brand names and keep both an electronic and hard copy of the list. This will help reduce stress when filing a claim should you suffer a loss. It will also help ensure that you have enough coverage. The NAIC's free Home Inventory App will help you with the process; it can be accessed from the [App Store](#) and [Google Play](#).

Make a plan. Learn and practice evacuation routes. Have a pre-packed GoBag ready to take with you when you evacuate. Use the NAIC's [GoBag tool](#) to put together your bag. The bag should include essential medications, important documents, and a change of clothes. Make a list of nearby shelters. During this time of social distancing, many shelters are closed. Be sure to make a list of those that are open and put the list in your GoBag. Not all shelters are pet friendly, so be sure to check if the shelter takes pets. If necessary, make plans for how you will take care of your pet during an evacuation.

An Assignment of Benefits (AOB) is an agreement signed by a policyholder that allows a third party, such as a water extraction company, a roofer, or a plumber, to act on behalf of the insured and seek direct payment from the insurance company. An AOB can be a useful tool for getting repairs done, as it allows the repair company to deal directly with your insurance company when negotiating repairs and issuing payment directly to the repair company. However, an AOB is a legal contract, so you need to understand the rights you are signing away, and you need to ensure that the repair company is trustworthy. With an AOB, the third party, like a roofer or plumber, files the claim, makes the repair decision, and collects insurance payments without your involvement.

You are not required to sign an AOB to have repairs completed. You can file a claim directly with your insurance company, which allows you to maintain control of the rights and benefits provided by your policy in resolving the claim.

Immediately after the disaster, have an accurate account of the damage for your insurance company when you file a claim.

TOP THREE THINGS TO REMEMBER

- **Keep a copy of your policy.** Review your policy annually to determine your coverage needs. Be aware of your AOB.
- **Have a GoBag ready.** Use the NAIC's [GoBag](#) tool to help you pack a bag of essentials in the event of an evacuation.
- **Make a plan to shelter or evacuate.** Have a plan in place and practice it with your family. Know that some roads may be closed in extreme weather.

The West Virginia Offices of the Insurance Commissioners' Consumer Service Division may be contacted for additional help at 1-888-879-9842. Or you may visit our website:

<https://www.wvinsurance.gov/>