



## West Virginia Offices of the Insurance Commissioner

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### ***Resolve to Protect your Home Against Severe Weather in 2020 January 7, 2020***

New year, new you! New Year's resolutions often involve our personal health. Some of us commit to eating nutritious food and making exercise a part of our daily routines. But as you set goals for 2020, you may want to keep improvements to your home in mind.

"The new year is a good time to review your policy and outline steps to protect your home," said Eric A. Cioppa, National Association of Insurance Commissioners (NAIC) President and Superintendent of the Maine Bureau of Insurance. "Losses that happen during severe weather can be devastating. By being proactive, you can minimize damage to your home."

Homeowners can take several steps to make their homes more resilient against severe weather in 2020 and beyond.

- **Review your homeowners insurance policy every year.** Check with your insurance agent annually to make sure you have the right coverage. New construction and remodeling add value to your home and may increase replacement cost.
- **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 smartphone app, [myHOME Scr.APP.book](#), takes some of the headache out of the process. Download the app from iTunes or Google Play.
- **Remember to add any new gifts to your home inventory.** Include as many details as you can and take a photo of each item.
- **Purchase flood insurance.** Did you know that no matter where you live, there is a flood risk? Ice dams and snowmelt can cause flash floods. However, flood damage is not covered under a standard homeowners insurance policy and flood insurance policies do not kick in until 30 days after their purchase date. Visit: <https://content.naic.org/consumer/flood-insurance.htm> to learn more.
- **Maintain your yard.** Trim and remove weak sections of trees that could break off and land on your home. Secure patio furniture and other loose items in garages or a shed to prevent flying debris from causing damage during severe weather. Create a defensible space around your home to protect it from wildfires.
- **Learn about FORTIFIED building methods.** The Insurance Institute for Business & Home Safety (IBHS) created the [FORTIFIED](#) Home program to help homeowners protect their properties against natural disasters and severe weather. The program's building standards can be used for new and existing houses. Visit: <https://fortifiedhome.org/> for more information.

Setting short-term and long-term goals in 2020 could pay off for years when it comes to protecting your home. For more information visit our website at [www.wvinsurance.org](http://www.wvinsurance.org).