

Storm Preparation Tips

Prior to Hurricane Season, which begins the month of June, perform the following tasks:

- Check batteries for radios and flashlights
- Secure loose rain gutters and downspouts
- Secure outdoor lawn furniture, toys, garbage cans, umbrellas, and anything else that could become a projectile
- Check supplies of special medicines and drugs
- Learn the location of official shelters
- Learn safe routes inland
- Learn the storm surge history and elevation of your area
- Trim back dead wood from trees
- Stock up on canned provisions
- Know where you will go if you have to evacuate and plan your evacuation route
- Find out your community's hurricane preparedness plan
- Have disaster supplies on hand in the event of a storm, or if you have to evacuate, make sure that all family members know how to respond after a hurricane
- Teach family members how and when to turn off gas, electricity, and water
- Teach children how and when to call 911 and which radio station to tune to for emergency information
- Protect your glass windows and doors (if shutters do not protect windows, stock boards to cover glass)
- Develop an emergency communication plan
- Take pictures of your house and property to create an inventory of what you have

Important Papers and Valuables

Store these important papers and valuables in a waterproof container or at a secure off-site location such as a safety deposit box:

- Birth certificates
- Diplomas
- Marriage certificates
- Social Security cards
- Passports
- Immunization records
- Bank account and credit card numbers
- Photos/video of your home and valuable property
- Vehicle titles
- Military service papers
- Wills
- Insurance policies, including personal, homeowners and disaster insurance
- Deeds, stocks, bonds and titles
- Irreplaceable photos
- Computer back up of important electronic data

Emergency Kit

Make an Emergency Kit which includes:

- flashlight and extra batteries
- portable, battery-operated radio
- water (one gallon per person, per day)
- generator
- small cooler
- candles
- matches
- names, addresses and phone numbers of relatives, friends and other important contacts

For more information about storm preparation and insurance visit **www.NJM.com**

Weathering the Perfect Storm . . .

Are YOU Prepared?



NJM Insurance Group

The Storm Risk in New Jersey

Severe storms usually do not strike our region, but some have come close. Since record keeping began in 1886, the only hurricane to make direct landfall in New Jersey occurred on September 16, 1903, and its sustained winds were only 3 miles per hour (mph) more than the 74 mph minimum to be classified as a hurricane.

The Mid-Atlantic, Southeastern and Gulf of Mexico portion of the United States experienced 1,092 tropical storms from 1886 to 2006, but only 39 passed within 75 nautical miles of Atlantic City, and only 13 of those had sustained hurricane-force winds. The distance from Atlantic City is important because hurricane-force winds can be expected within 75 nautical miles of the center of a hurricane.

Historically most hurricanes have veered away from New Jersey. The state is surrounded by deep water that is below 80 degrees Fahrenheit which limits the intensity of a hurricane. It has a westerly air stream which tends to push approaching hurricanes out to sea, and its 123-mile coastline is aligned on a north-south axis which makes it less vulnerable to northeasterly hurricanes.

However, the Atlantic Ocean experiences multi-decadal hurricane cycles caused by long-term shifting of ocean salinity. Scientists have determined that as of 2007, the Atlantic basin is in the middle of an active hurricane cycle that is expected to continue for another decade or longer.*

If your home was in the path of a hurricane, or even a tropical storm or nor'easter which can be just as damaging, would you be prepared?

Do You Have Adequate Coverage?

Before disaster strikes, know what your insurance covers. Make sure that your dwelling coverage and personal property values are kept current through annual replacement cost estimates, inventory and/or appraisals.

*Source: Department of Atmospheric Science
Colorado State University

If you've made any improvements to your home or purchased new furniture, for example, and haven't updated your policy to reflect such changes, you may be underinsured.

Generally, homeowners policies cover damage caused by wind. Some policies are written to include a deductible that applies to hurricane losses. Please refer to the declaration page endorsement section of your policy to see if it contains a special hurricane loss deductible (HO-30 or DP0330). This deductible is in addition to the all-peril deductible that is on all Homeowners and Dwelling policies. The all-peril deductible is used for all covered losses ... except when a hurricane deductible is applicable.

Remember that homeowners and dwelling insurance does not cover losses due to flooding. If your community participates in the National Flood Insurance Program (NFIP), you may purchase a flood insurance policy. Visit www.floodsmart.gov to assess your flood risk.

Flood insurance is available from the Federal Government's National Flood Insurance Program. NJM's wholly-owned subsidiary, New Jersey Re-Insurance Company (NJRe), administers this program as a service to NJM policyholders. It is important to know that there is a 30-day waiting period from the time of application until the policy takes effect.

How to File a Claim

Call us immediately if you experience a loss. Our experienced and knowledgeable Claims Service Representatives are available 24 hours a day, seven days a week. They will take all the necessary initial information and help answer any questions you may have.

If the damage caused to your dwelling and/or personal property was the result of a covered peril under your homeowners or dwelling policy, an NJM Insurance Group claims adjuster will investigate and process the claim courteously and efficiently. Your dwelling and/or property may be inspected to determine the value of the loss prior to settlement.

Please call the General Claims Department for guidance and the appropriate steps to take following the type of damage you have sustained.

If the loss was caused by flooding and you have a flood insurance policy with New Jersey Re-Insurance Company, an experienced adjuster will investigate your loss and process your claim through the Federal Government's program.

Contact Information

New Jersey Manufacturers Insurance Group
Visit www.NJM.com for more information about your Homeowners, Renters and Flood Insurance and to apply for coverage. Or call us as follows:

To Report a Claim
Call **1-800-FOR-NJMI** (1-800-367-6564)
24 hours a day, seven days a week

Homeowners or Renters Policies
Call Customer Service - Personal Lines Call Center at **1-800-232-6600**
7:00 a.m. to 9:00 p.m. (Mon.-Fri.); 8:30 a.m. to 4:30 p.m. (Sat.)

Flood Insurance
Call the Flood Insurance Department at
1-800-882-6573, ext. 4552
8:00 a.m. to 5:00 p.m. (Mon. - Fri.)

The following agencies offer useful information and assistance for disaster preparation and recovery:

Federal Emergency Management Agency (FEMA)
Visit www.fema.gov or call **1-800-621-FEMA (3362)**

New Jersey Office of Emergency Management (NJOEM)
Visit www.state.nj.us/njoem

New Jersey Department of Banking and Insurance (NJDOBI)
Visit www.state.nj.us/dobi or call **1-800-446-7467**

Commonwealth of Pennsylvania Insurance Department
Visit www.ins.state.pa.us/ins or call **1-877-881-6388**

Refer to the back of this brochure for storm preparation tips.