

## How to Submit a Claim

### To Help Settle Your Claim as Quickly as Possible

1. Call your State Farm agent or 1-800-SF CLAIM (1-800-381-3963 outside Florida) immediately... if your home is damaged, they will ensure a State Farm claim representative contacts you as soon as possible.
2. Give your agent the address where you'll be staying and telephone number where you can be reached.
3. If your car is damaged and operable, we will discuss a location where the car can be taken for repairs.  
**Caution! Do not attempt to start a flood-damaged car before it has been inspected as this may cause additional engine damage.**

When widespread damage occurs, our State Farm Catastrophe Team will set up a Special Disaster Service Center in the area. We want to make sure you get the help you need quickly and efficiently.

We will process all claims as soon as possible. Your patience and understanding during this process will be greatly appreciated.

### What Deductible Will Apply, My Regular Homeowner's Deductible or My Special Hurricane Deductible?

Per Florida Statute FS 627.0629 and your Hurricane Endorsement, the Hurricane Deductible becomes applicable when:

“**Hurricane**” means a storm system that has been declared to be a **hurricane** by the National Hurricane Center of the National Weather Service. The duration of the **hurricane** includes the time period, in Florida:

- a. beginning at the time a **hurricane** watch or **hurricane** warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service.
- b. continuing for the time period during which the **hurricane** conditions exist anywhere in Florida; and
- c. ending 72 hours following the termination of the last **hurricane** watch or **hurricane** warning for any part of Florida by the Hurricane Center of the National Weather Service.

## Things You Can Do Before Meeting With Your Claim Representative

### Obtain Repair Estimates

1. Repair estimates should be obtained from reputable contractors.
2. What you should know about contractors when it's time for major repairs and rebuilding ...
  - It's best to use local and reputable contractors. If there's any problem with completed repair work, it's much easier to have it corrected by a local firm than one from out of town.
  - Check the contractor's references by calling your Chamber of Commerce or Better Business Bureau. Make sure contractors have the experience needed to handle your repairs.
  - Be sure to discuss payment terms with the contractor before you sign any contract.
  - Before you pay for the repairs, get a lien waiver from the contractor for labor and material.

### Make an Inventory

1. A room-by-room inventory, giving a complete description of the damaged property, is advised. The description should include brand name, model number, age, replacement price and place of purchase. Other information may be necessary on certain kinds of property. This list will help our representative in the settlement of your claim.
2. For your protection, it would be a good idea to make a detailed inventory of all your personal belongings. A photographic record of all items is very valuable when it comes to fast settlement of claims.

For more information Contact Your State Farm Agent



# Florida Hurricane Awareness

**LIKE A GOOD NEIGHBOR ...**  
We hope this booklet will make it a little easier for you to get through a disaster, which can be a very difficult and trying time. Remember, you can count on your State Farm agent and your State Farm Claims Operation to help you in every way possible. When we say, “Like a good neighbor, State Farm is there,” we mean it.

*Please store this brochure with your emergency storm kit or in the glove box of your car.*

## Pre-storm Preparations

### Are you ready for Hurricane Season?

**Sometimes Mother Nature gives us advance warning of a disaster; sometimes she doesn't. Regardless of how much time you have to react to a disaster, you can plan, prepare, and protect yourself and your family.**

#### Plan

- When a hurricane threatens, will you ...
  - ✓ Go to a designated shelter?
  - ✓ Leave the area for a safer place inland?
  - ✓ Ride out the hurricane in your home?
- Plan an escape route in case you need to evacuate.

#### Prepare

- Pack a survival kit.
- Be prepared to cover windows and doors.
- Make sure there is gas in your automobile.
- Review your escape plan.
- Listen for weather information.
- Make sure medical prescriptions are filled and medicines are packed to go.
- Gather important papers, including policy renewal identification.

#### Protect

- When a hurricane warning is issued:
  - ✓ Move garbage cans, awnings and items which could become wind-borne to inside your home or garage.
  - ✓ Place protective covering over windows and garage doors. Use hurricane shutters, pre-cut plywood or laminated glass.
  - ✓ Garage or store vehicles you plan to leave behind.
  - ✓ Moor boats securely or place inside a building.
  - ✓ Shut off water, electricity or gas. If you have a pool, cover the pump filter.
  - ✓ If you live in a manufactured home, check tie-downs.
- If you are not ordered to evacuate and you decide to stay in your home, be sure to:
  - ✓ Stay indoors away from windows and glass doors.
  - ✓ Put as many walls between you and the storm as possible.
- If you leave:
  - ✓ Go directly to a shelter, as directed by local authorities.
  - ✓ Lock doors and windows before you go.
  - ✓ Take along your survival kit and other supplies.
  - ✓ Let friends and relatives know where you plan to be.
  - ✓ Anchor garage doors.

**If An Evacuation Order Is Issued, Leave Immediately.**

## Create a Hurricane Survival Kit for Your Family

There are six basics you should stock in your home: water, food, first aid supplies, clothing and bedding, emergency supplies/tools and special items. Keep the items you would most likely need during an evacuation in an easy-to-carry container. Possible containers include:

- Plastic storage container with lid
- A camping backpack
- Duffle bag

#### Important Reminders for Kit

- Store your kit in a convenient place known to all family members.
- Keep items in airtight plastic bags.
- Change your stored water supply every six months so it stays fresh.
- Rotate your stored food every six months.
- Rethink your kit and family's needs once a year and update accordingly.
- Ask your physician or pharmacist about storing medications.

#### Hurricane Survival Checklist

- |  |   |
|--|---|
| <input type="checkbox"/> Canned and non-perishable foods                 | <input type="checkbox"/> Clothing   |
| <input type="checkbox"/> Baby food, formula and diapers                  | <input type="checkbox"/> Cash   |
| <input type="checkbox"/> Eating utensils                                 | <input type="checkbox"/> Valuables and important papers (i.e. driver's license, insurance papers) |
| <input type="checkbox"/> Manual can opener                               | <input type="checkbox"/> Resealable plastic bags to waterproof valuables                          |
| <input type="checkbox"/> Portable cooler and ice                         | <input type="checkbox"/> First aid kit  |
| <input type="checkbox"/> Bottled drinking water                          | <input type="checkbox"/> Plywood pre-measured and cut to fit windows                              |
| <input type="checkbox"/> Portable radio/flashlight/candles and batteries | <input type="checkbox"/> Duct tape  |
| <input type="checkbox"/> Camera and film                                 | <input type="checkbox"/> Tarps (heavy duty plastic or canvas)                                     |
| <input type="checkbox"/> Prescriptions and medications                   | <input type="checkbox"/> Tools, including hammer and nails  |
| <input type="checkbox"/> Toiletries                                      | <input type="checkbox"/> Analog phone   |
| <input type="checkbox"/> Insect repellent                                | <input type="checkbox"/> Emergency phone numbers  |
| <input type="checkbox"/> Bleach (no lemon or additives)                  | <input type="checkbox"/> Full tank of gas in your vehicle   |
| <input type="checkbox"/> Cleaning supplies                               | <input type="checkbox"/> Pet supplies and food  |
| <input type="checkbox"/> Bedding, blankets and sleeping bags             |   |

## After the Disaster

### What should you do?

#### Protect Your Property

1. Please take any necessary mitigation measures to protect and dry out your building. You may cut out wet drywall, remove wet carpet and pad, pull off wet baseboards and wet cabinet kick plates. You should also dispose of damaged property which presents a health hazard or which may hamper local clean-up operations. Be sure to adequately document discarded items. You may do this by saving your receipts, photographing the items and by compiling a room-by-room inventory of missing or damaged goods. Please include manufacturers' names, dates and places of purchases, and prices.
2. If you perform any of the clean-up activities yourself, consider your safety and the safety of others in performing these tasks. Please document your time and record any expenses you incur protecting your property after the loss. You may also want to consider the use of a local and reputable contractor. Be sure to obtain a receipt for the cost of labor and materials to provide to your claim representative. Please do not have any permanent repairs done until the claim representative discusses this with you.
3. Do not dispose of any large dollar items that are damaged, such as large televisions and furniture, until authorized by your claim representatives, as this property may need to be inspected.
4. Take all small valuables such as furs or jewelry to a safe place to avoid pilferage or looting.
5. Move personal property to a protected area.
6. If there is a lot of water inside your home, remove the water and wet items, as noted in #1 and try to leave it as well ventilated as possible to help in the drying out process.
7. Handle antiques, art objects, sterling and brass with special care. You can dry them, but do not oil or rub them since this could damage finishes or surfaces.
8. Clean and dry wood furniture as soon as possible. Be careful not to rub in abrasives such as soil or plaster that may have fallen on the surfaces.
9. Try to dry bedding and upholstered furniture that is saturated with water. Don't store other possessions near these items.
10. Dry and clean any carpet or rug that has minor water damage. If your carpet or rugs are saturated with water, please proceed as noted in #1.
11. To prevent corrosion, dry and rub or spray with oil any metal objects ... home appliances, drapery rods, etc.
12. Dry, but don't oil radios, televisions and other electric devices. Have all electric equipment exposed to water professionally serviced before using them.