

Hurricanes can wreak tremendous damage, devastation and death on a community. If a hurricane warning is issued, homeowners can board-up their houses and try to minimize the damage. But what if a storm damages their home regardless?

Secure the building with temporary repairs - Fix whatever is needed to make the home habitable and prevent further damage. Be careful not to invest in extensive repairs at this time, as an adjuster must appraise the damage first. Save any receipts or valuations so that your insurance company can reimburse you later.

Call your insurance broker or company to report the loss. If the disaster is widespread, keep in mind that the broker may be very busy. Be patient but do note that the broker will be working to tend to all clients needs and to have all claims settled as swiftly as possible.

Make a list of the damaged property - Try to include makes, models, and serial numbers. Take pictures of the damaged items, if possible. Organise old bills and receipts, if they are available, to establish value and age. Work from memory, if necessary. Don't throw anything away until the broker and adjuster has a chance to inspect and appraise.

Identify structural damage - Don't forget the garage, sheds, and pool. Look for cracks and missing shingles or roof tiles. You may want to hire a licensed engineer to identify damage you can't see. Have an electrician inspect the electrical system and a plumber review the plumbing system. Get bids for the repair work.

Have an adjuster appraise the damage - Your insurance broker should arrange this, and there should be no charge. When your

broker and adjuster comes, ask for a complete inspection and appraisal. If it can't be completed at one time, arrange for a second look. Be sure to identify all damaged areas.

Fill out the forms - Complete the "proof of loss" forms, which will be sent to you by your insurance representative. The broker should help you complete these forms. Send copies of lists and other documents as needed to prove your losses, making sure to keep the originals.

They say God is a Bajan! It does seem that thus far Barbados has been blessed in that we have not been hit by a major hurricane in over 50 years, however with this I am extremely concerned, as people have relaxed too much. Although I think that the last two hurricane seasons have woken most people up, I have to admit that our offices are bombarded with phone calls during the days leading up to a storm or hurricane from people who have not insured their house or contents.

I remember during the days leading up to a Hurricane that could have hit Barbados, I was in the office with a few of our brokers trying to tidy up what was an extremely busy day, when a lady walked in. She was in a complete panic as her insurance renewal was due that day in respect of her house and she had three children to support. In her mind she was waiting to lose almost everything she owned.

"Where are my children going to live?" she kept asking, whilst weeping as though all was already lost. She wanted to stay in our office as she felt safer and I could not let her leave without trying to help, so we got on the phones and started to secure her renewal which was set to renew the day the hurricane was to hit. Everything would

obviously be closed the day of the hurricane so we had to make sure all was confirmed, however we were able to renew her insurance on the house and she walked out of our office drying her eyes with her house insured. I can you assure that with the hurricane seasons of the last two years the insurance market may not entertain this situation again, and I can only strongly advise people that they make sure they are correctly insured and or renewed well before a threat occurs.

We also placed a help line article with emergency contact details on the front of the Nation newspaper as our office was standing ready and our objective was to safely to get out to any of our clients if they were in need. It's amazing the newspapers were actually delivered that day, so I have to admit that The Nation has some very brave staff members.

The last two hurricane seasons have highlighted the need for insurance, and whilst Grenada rebuilds I am still hearing the stories of those that lost everything because they did not believe in insurance or thought that the house could withstand hurricane force winds. Homes, businesses and lives were destroyed and, the truth is that the only ones able to adequately rebuild were those who had their assets insured or were wealthy enough to withstand such a financial loss.

Please also make sure your insurance coverage is at a level of protection that really does help in the event of serious hurricane damage and your insurance broker or company should advise accordingly providing you with all coverage options available.

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