



FOR IMMEDIATE RELEASE

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Insurance Commissioner Urges Vigilance During the Peak Period of Hurricane Season

September 10 marks the peak of hurricane season according to the National Oceanic and Atmospheric Association, and the Louisiana Department of Insurance (LDI) advises consumers to remain vigilant as we enter the most intense period of hurricane season in mid-August.

"This year is forecasted to be above-average in hurricane production. However, we all know that it only takes one hurricane to cause major damage to a community," said Commissioner Donelon. "We've seen so much rain already this year that I am concerned about lakes and rivers if we were to experience a hurricane. Take the time to prepare your home and insurance policies now so that you avoid the pre-hurricane rush."

The LDI reminds citizens that homeowners, business and flood insurance policies are the most important ways to safeguard your property from hurricanes. These products must be purchased in advance. It is imperative to act now because National Flood Insurance Program (NFIP) policies won't take effect until 30 days after you apply, and most property insurers stop writing policies when a storm enters the Gulf of Mexico.

In an effort to increase consumer choices for flood insurance, the LDI successfully passed legislation during the 2021 legislative session that makes it easier for private carriers to write flood insurance in our state. Commissioner Donelon encourages property owners to look for coverage through the NFIP and/or through private carriers to find a policy that best suits their needs and budget.

The Louisiana Department of Insurance offers the following additional tips for preparing for the peak of hurricane season:

- **Access flood insurance through the NFIP and/or private insurers.** Flood insurance is the best insurance purchase any property owner can make in Louisiana hands down, anywhere in our state. Visit www.floodsmart.gov for more information on NFIP policies.
- **Review your property insurance coverage.** Check to see if you have a named storm, wind and hail, or hurricane deductible. These deductibles typically run two to five percent of the *insured property value*, not two to five percent of your damage. Make sure that your current level of coverage is still enough to repair your home or replace valuables should you experience losses from a storm in the face of elevated construction prices. If you have made any significant changes or upgrades to your home, tell your agent to make sure your coverage reflects those renovations in the event of a claim.
- **Store copies of your important documents off site.** In case of an emergency evacuation, you'll want to have copies of your family's essential documents and copies of your insurance policies readily available or backed up to cloud-based storage or a removeable drive.
- **Update your home inventory.** You can use your phone to create a video, use an app, or plain old pen and paper, but make sure to take an inventory of your possessions. A home inventory will make the claims process easier in the event of property damage or loss. You should include identifying information such as brand names and serial numbers and take photos of your valuables and other contents in your inventory of your belongings. One such app is the new [NAIC Home Inventory app](#).

Property owners may also want to investigate [storm mitigation incentives](#). Things like secondary water barriers, roof bracing, and window and door strength can increase your home's safety during a hurricane as well as reduce your insurance premium.

Policyholders who have questions about their coverage or filing a claim can contact the Louisiana Department of Insurance. For additional consumer tips on preparing for hurricane season, please view our [comprehensive guides](#) or visit www.ldi.la.gov/hurricanes or just call at 800-259-5300.

About the Louisiana Department of Insurance: *The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting www.ldi.la.gov.*