



# HOW TO **PREPARE YOUR PROPERTY FOR A HURRICANE**

Here are a few points to help you get ready, brought to you by **Money Matters BVI** and the **Insurance Association of the BVI**.

1. **Check that your home is in good repair.** Is your property in good order? Do all your hurricane shutters work?

Generally insurers require you to take all reasonable precautions necessary to protect your property, such as applying hurricane shutters or boarding up windows and doors, securing loose articles outside your home, and properly maintaining overhanging trees.

2. **Ensure that you have the right level of cover.** Have you made any additions or modifications to your home which would alter its value?

Most insurance firms recommend that you have your property valued regularly, at least every 3 years in order to avoid your property being underinsured. This is because the insured value should be consistent with current rebuilding costs.

3. **Understand and review your terms and conditions.** Does your policy cover you for just your contents or your home as well?

Review your terms and conditions in order to make sure that in the event of a claim you understand where you stand.

## Should disaster strike and you need to make a claim, what should you do?

1. Ensure that all residents are safe.
2. Without endangering yourself or others, protect any items from further loss or damage, don't let the situation get worse if you can help it.
3. Do not discard any property unless required to do so by the relevant authorities for safety purposes only.
4. Contact your insurance firm, agent or representative to get the claim process going immediately.



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