



For Immediate Release

Nova Scotians Prepare for Hurricane Season - Insurance Brokers Association of Nova Scotia Advises Nova Scotians about the Importance of Being Prepared for Emergencies

HALIFAX, September 10, 2012 - The Insurance Brokers Association of Nova Scotia would like to remind Nova Scotians about the importance of being prepared for emergencies and in particular hurricanes. "Hurricanes are powerful storms that have devastating impacts on people, property and the environment. It is vital to know how to respond when a hurricane strikes," says Richard Bishop, President, IBANS.

The following tips from the Institute for Catastrophic Loss Reduction should be reviewed to prepare for the event of a hurricane:

FOR THE HOME

- Install storm shutters to all exposed windows and glass surfaces. This is the easiest and most cost-effective way to protect your home from this hazard.
- Garage doors: All garage doors can pose a hazard during a violent wind storm with doors more than eight feet wide being the most vulnerable. Many garage doors can be reinforced at their weakest points by installing wood or metal stiffeners. Some garage doors can be strengthened with retrofit kits.
- Roof: Homes with gable roofs are more likely to suffer damage during a hurricane. A gable roof looks like an "A" on the ends, with the outside wall going to the top of the roof. Check to see if your home has truss roof bracing; if not, be sure to have it installed. If you are replacing your roof, take steps to ensure that both the new roof covering and the sheathing to which it is attached will resist high winds.
- Connections: The points where the roof and the foundation meet the walls of your home are extremely important if your house is to resist high-winds and the pressure they place on the structure.
- Have a professional install hurricane straps – these are designed to help hold your roof to the walls.
- If your home has more than one storey, make certain that the upper storey wall framing is firmly connected to the lower framing.

PERSONAL SAFETY

If you are indoors

- Stay indoors, away from glassed areas.
- Turn on a battery-operated radio and listen for the latest emergency information.
- If told to leave, take your disaster safety kit and go immediately to the designated shelter. Be sure to follow the recommended evacuation routes - never take shortcuts.
- If in a mobile home, get out and seek shelter elsewhere.
- If power is lost, turn down major appliances to reduce power "surge" when electricity is restored.

If you are outdoors

- If possible, get inside a building.

- If there is no shelter, lie down in a ditch or ravine.
- Use your arms to protect your head and neck.
- Stay away from bridges and overpasses.

If you are in a vehicle

- Immediately stop the car and turn off the engine.
- Get out of the vehicle and seek shelter in a building, ditch or ravine. Become familiar with your community's hurricane warning system. Every member of your family should know what to do when a hurricane warning or watch is released. Learn about the disaster safety plans in the workplace and at your home.

"Being prepared and knowing what to do in the event of an emergency is the key to safety. Take the time to share these valuable tips with your family as being prepared will save lives." Some other items to consider are what is covered under your existing policy. Please see below for a general outline as found on www.ibc.ca.

Are you covered?

- **Talk to your insurance representative** to make sure you have appropriate coverage.
- Damage to homes caused by **hail or wind is usually covered**. This includes damage caused by flying debris or falling branches or trees, or damage to your home and contents from water entering through openings caused by wind or hail.
- **Damage to vehicles from wind, hail or water is usually covered** if comprehensive or all perils coverage auto insurance has been purchased. This coverage isn't mandatory, so check your policy.
- In general, **overland flooding resulting in water entering a home is not covered**. Overland flooding usually occurs when bodies of water, such as rivers, dams and other watercourses, overflow onto dry land and cause damage to residential areas. Overland flooding and seepage can't be covered by home insurance because it is only a risk for the small percentage of the population who live in a flood plain. Since the purpose of insurance is to spread risk among many policyholders, flood insurance for those at risk would be unaffordable.
- Water damage in a basement due to a **sewer backup** is only covered if specific sewer backup coverage has been purchased.
- In certain circumstances, homeowners who are unable to return home due to insurable damage are entitled to **additional living expenses**.

Founded in 1949, the Insurance Brokers Association of Nova Scotia is a not-for-profit trade association.

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