



Helpful hints to help you prepare for a storm, to guide you in protecting your home and property, and instructions for reporting your loss should one occur:

To Prepare:

- Contact your agent to make sure that your policy is current. It is important that all changes (such as a change of mortgagee, mailing address or coverage) have been properly endorsed and that your payments are up to date.
- Read your policy and talk with your customer service rep. to make sure that you know what is covered.
- Gather your personal hurricane supplies such as batteries, radio, flashlight, and water.
- Check your windows and garage door to ensure that they are secure.
- Trim trees.
- Take a personal inventory of your home. An easy website to assist you in recording your personal belongings is www.knowyourstuff.org.

To Report a Claim:

- Report the claim to your insurance company by telephone, by fax, or by internet reporting.
- Know your policy number: My policy number is _____
- When you report the claim, a claim number will be assigned. My claim number is _____
- A Claim Adjuster will be assigned. My adjuster is _____
Phone # _____

To Protect Your Property After A Loss:

Your insurance company will make every effort to inspect all damages quickly. To protect your home and property after a loss:

- Take reasonable steps to protect your home and property from further damage by doing temporary repairs.
- If you relocate from your address or change your contact phone numbers notify your agent and your adjuster.
- Do not contract for any permanent repairs until an adjuster has inspected the damage.
- If possible, take photographs of the damage.
- Keep all receipts and invoices.
- Obtain itemized repair estimates.
- Use only licensed and insured contractors who are properly registered with the local Building Authority.

Finally, please remember – your homeowner’s policy does not cover flood, only flood insurance covers flood.

Don’t wait until there is a storm to make sure you are properly protected from financial and personal disaster.

Goodspeed Insurance
43 Parker Road
Osterville, MA 02655
508-428-6919

Hannon-Ryan Insurance
166 Center Street
Pembroke, MA 02359
781-293-500

Hannon-Ryan Insurance
51 Long Pond Road
Plymouth, MA 02360
508-746-0030

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