

ALABAMA DEPARTMENT OF INSURANCE

Disaster Preparedness

Before, during, and after the storm

Protecting Alabama. Serving Alabamians.



Six Weather Threats Alabamians Face



Tornadoes

Can happen anywhere, any time. Peak season is March to May.



Hurricanes

Season runs June 1 to November 30. Heavy rain reaches far inland.



Wind & Hail

Common in spring and summer but can strike year-round.



Floods

Can build in minutes. Even a few inches of water is dangerous.



Wildfires

Can happen at any time of year.



Earthquakes

Minor quakes occur and can damage older or poorly built structures.

Before the Storm: Three First Steps

1

Take a home inventory

Photos, videos, and a general list of your personal property. The NAIC home inventory checklist/APP is a great tool for this.

2

Review your coverage

Make sure you know what protection you have in each of these areas:

Auto

Life

Home

Flood

3

Pack a go bag

Have a disaster kit ready with a 3-day supply of essentials. We'll walk through it next.

Your Go Bag: What to Pack

Food & water

- 3-day supply of non-perishable food
- Water
- Can opener

Safety & health

- First aid kit
- OTC Tylenol/Advil
- Prescription Drugs
- Toiletries

Power & news

- Battery-operated radio and NOAA weather radio, with extra batteries
- Power bank
- Local maps

Family & comfort

- Blanket or sleeping bag for each person
- 3 days of clothes and sturdy shoes
- Pet supplies and baby supplies
- Books, games

Cash & papers

- Cash
- Vital records: birth and marriage certificates, driver's license, passport, Social Security card
- Insurance policies, home ownership or rental agreement, vehicle information, financial and tax documents

Your Storm-Prep To-Do List



Get informed & plan

- Sign up for your community's warning system
- Know your evacuation zone
- Practice going to a safe shelter
- Test your family communication plan
- Plan with your neighbors
- Learn CPR and basic first aid



Secure your home & yard

- Clear yard items that could fly away or become dangerous
- Secure loose shutters and gutters
- Trim tree branches away from your house and power lines
- Clear drains and gutters
- Install check valves in plumbing to prevent backups
- Secure loose items inside your home

Prepare Your Wallet and Your Home



Catastrophe Savings Account

A special savings account set aside for disaster-related expenses.

What it's for

- Deductibles, repairs, and temporary housing
- Money ready when disaster strikes
- Tax advantages may apply, depending on state regulations

How to start

1. Ask your bank or credit union
2. Set a monthly savings goal
3. Automate your transfers
4. Keep it separate from regular savings



Strengthen Alabama Homes

Grants for eligible residents in select counties to protect existing owner-occupied, single-family homes from wind damage.

Learn more or apply:

strengthenalabahomes.com

In the Storm: Your Safe Place



Tornado

A basement or storm shelter is ideal. Next best: a small, windowless interior room on the lowest floor. Cover your head and neck and stay low.



Hurricane, wind & hail

If you can't get to a shelter: a small, windowless room on the lowest level, like a bathroom or closet. Stay away from skylights and large windows.



Flood

Move to the highest safe floor. Avoid basements and anything below ground level.



Earthquake

Drop, Cover, and Hold On: under sturdy furniture or against an interior wall, away from windows.

Hidden Dangers After the Storm

20 ft

Power lines

Downed lines may still be energized. Stay this far away and report them to your utility.

20 ft

Portable generators

Keep them this far from your home. Never run one indoors or near vents: carbon monoxide.

6 in

Moving floodwater

is enough to knock you down.

1 ft

Moving floodwater

can carry away a car. Turn Around, Don't Drown.



Smell gas or hear hissing? Get out, avoid anything that could spark, and call your gas provider or 911.

After the Storm: Protect Your Claim

1

Document

Take photos and videos of the damage before you start cleanup.

2

Protect

Make temporary repairs to prevent further damage.

3

Keep receipts

Save receipts for emergency repairs and purchases.

4

Call your agent

Contact your insurance agent promptly to start your claim.



Safety first

Stay away from damaged areas and downed power lines. Wear protective clothing and gloves around debris.



Take care of yourself

Disasters can cause stress and trauma. Talk with family, friends, or a professional, and be patient with recovery.

Fraud avoidance

1

You are a target

2

Technique

Hasty Decisions
To Good To be True
Cheaters cheat

3

Check

COIs – Ask and Call
References
Neighborhood
Permits

4

hblb.alabama.gov

Look up a license
1-800-304-0853



Be careful

You are in a vulnerable position
Stress and trauma can slow your thinking



Stay connected

Neighbors
Family
Professionals

Who to Call



Alabama Department of Insurance

Main line

(334) 269-3550

Consumer Services

334-241-4141 or 1-800-433-3966

insdept@insurance.alabama.gov



Government help

FEMA

800-621-3362

Alabama EMA Central

205-280-2201

County EMA directory: ema.alabama.gov

Guides, claims hotlines, and more: aldoi.gov > Disaster Preparedness

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ALABAMA DEPARTMENT OF INSURANCE
COMMISSIONER MARK FOWLER



REPORT INSURANCE FRAUD



FRAUD BUREAU



Toll-Free: (800)654-0775

Main Line (334) 241-4166

GO TO: ALDOI.GOV/STATE_FIRE_MARSHAL/FRAUD_BUREAU/REPORT_FRAUD



ALABAMA DEPARTMENT OF INSURANCE

Commissioner Mark Fowler



INSURANCE COMPANY ISSUES?

CONSUMER SERVICE DIVISION

Toll-Free: (800)433-3966

Main Line (334) 241-4141

GO TO: [ALDOI.GOV/CONSUMERS/FILE A CONSUMER COMPLAINT](http://ALDOI.GOV/CONSUMERS/FILE_A_CONSUMER_COMPLAINT)