



## What Have We Learned From Natural Disasters

### A Personal Insurance Update

This past month we have had major wildfires in California and Oregon and Hurricanes in Florida and Texas. We hope the victims of all these vents are recovering and our prayers and thoughts are with them still. Thank you to all the first responders who have risked their lives during the past few months.

Insurance plays an important part of each of these events, so we wanted to provide useful information as a way to help us all prepare for the future. Your homeowner's insurance may not automatically cover wind or flood damage, especially if you live in a high-risk area. Homeowner's insurance coverage can be adjusted or separate flood and wind coverage can be purchased. Are there things we can learn from the major events?

- It is a good idea to get flood insurance, especially if you live close to any water.
- Have "go packs" for your family in case you need to evacuate your home quickly.
- Take pictures of your home and your personal property. Send the pictures to your email or store them on the cloud. It will help a lot in the event of a disaster.
- Never sign a document that assigns the insurance rights to any other party, this is a scam.
- Help others when possible, and contact authorities only when you are safe.
- Develop an evacuation plan; this should include phone numbers, meeting places and routes of escape from your home, neighborhood, and city.
- Check your home for vulnerable areas, such as leaking roofs.
- Make sure you have a secure place for recreation vehicles, boats, and motorcycles.

Our team is ready to help you review your personal insurance and discuss any changes that may be needed.

Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986. When you work with Berry Curtis Insurance, you'll experience the exceptional service and attention to detail that you can only find with an independent insurance agency.