

# Portage Prepares

Helping Portage County Citizens prepare for emergencies and disasters.

## Tornado Loss Prevention

The following steps are suggestions that homeowners should take before a tornado or other natural disaster occurs to assure speedy and hassle-free recovery.

The Insurance Information Institute has a web tool that makes conducting a home inventory a breeze. Now you can catalog your possessions online, room by room. Once completed, you can add items and photos. Maintaining a comprehensive inventory will come in handy, should you need to file a claim or reevaluate the amount of insurance you carry. It's good for renters, too. Visit <http://www.knowyourstuff.org> to get started.

## Home Coverage and Preparedness Tips

- Tornado losses are most often covered by the "windstorm peril" under the homeowner's insurance policy.
- Check with your homeowner insurance agency to assure adequate coverage is provided by the policy. Notify the insurance agency of any additions or improvements to the home.



Office of Homeland  
Security & Emergency  
Management

330-297-3607

Board of County  
Commissioners

Maureen T. Frederick,  
President  
Kathleen Chandler  
Vicki A. Kline

Website:

[www.co.portage.oh.us/portageprep/](http://www.co.portage.oh.us/portageprep/)

Facebook:

[www.facebook.com/PortagePrepares](http://www.facebook.com/PortagePrepares)

Twitter: @PortagePrep



- Consider purchasing the replacement cost coverage endorsement for the home and its contents. It would give the option to rebuild or replace damaged property at current costs rather than depreciated values.
- If you experience a storm-related loss to your home that is covered by your insurance, notify your insurer in a timely manner, as required by your policy.

### Home Inventories Assist in Settling Claims

- Videotape, photograph or compile a written inventory of your home and belongings
- Keep the inventory off premises in a bank safe deposit box. The inventory will provide a record for you and the insurance company, should a loss occur.
- Update your inventory every time you move or every two to three years

### Written Inventory Tips

- Go through each room of the home and list every item. Include the purchase date, price and model numbers.
- Include professional, written appraisals of antiques, jewelry and other costly possessions.
- Visit [http://www.ohioinsurance.org/renters\\_insurance/images/inventory.pdf](http://www.ohioinsurance.org/renters_insurance/images/inventory.pdf) to download a sample of a personal property inventory form.



### Video or Photo Inventory Tips

- Pan the camera around the room to capture all items. Obtain close-ups of expensive items such as jewelry, china and furs.
- Consider grouping items for easier inventory.
- Narrate the video by noting purchase costs and dates. Include model and serial numbers for appliances and electronic devices.

### Auto Coverage and Preparedness Tips

- If there is threatening weather, shelter vehicles to prevent damage from winds, flying debris and hail.
- Vehicles are protected under the "other than collision" (comprehensive) portion of an auto insurance policy, if damaged by windstorms or hail.

### After the Loss - Insurance Tips

- Photograph any damage and inventory losses. Photos will assist when settling claims
- Secure property from further damage or theft and save related receipts, since many insurers will reimburse for these expenses.
- If required to seek temporary housing due to a covered loss such as a tornado, check your policy for

"loss of use" coverage. Many policies cover such expenses up to a stated amount.