

For the Hurricane Season, North Light Specialty Offers Tips to Protect Your Property

North Light Specialty Insurance Company encourages homeowners to take steps that can help minimize property damage and protect their family.

North Light Specialty suggests homeowners consider the following tips:

- Know your coverage. Many coastal homeowners have insurance for different perils like wind and flood covered by separate policies with different insurance carriers. Take note now of your homeowner and auto insurance carriers and policy numbers so you will be better able to initiate a possible claim after the storm.
- Find out if you have comprehensive auto coverage for damage to your car caused by falling objects or flood.
- Gather important documents such as insurance policies, birth certificates and identification. Make sure to place them in a waterproof container.
- Conduct a home inventory of your property. It's helpful to keep track of model numbers and stores where items were purchased. Store your inventory, including photos and videos, in a safe place away from your home.
- Remove any diseased and damaged limbs from trees to keep them from blowing around during a storm and causing property or automobile damage.
- Purchase materials such as plywood that can be used to reinforce your windows, doors and garage doors. Install anchors and pre-drill holes for the plywood so you can install them quickly in the event of a storm. If you have storm shutters don't forget to install them as the storm approaches.
- Install head and foot bolts in doors for extra protection.

There's an App for That. Allstate's latest iPhone application, "Digital Locker," can help you create a home inventory. Free and available to any iPhone user, the home inventory tool makes it easy to catalog belongings and keep that vital information in one handy location - right in your pocket.

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