Farmers Insurance Says Hurricane Season is Here, Are Homeowners in Texas Prepared?

Here are tips from Farmers Insurance on what to do before, during and after a hurricane.

Hurricane season is underway and according to forecasters, this will be a very active year for storms that threaten our shores with torrential rain and winds over 100 miles per hour.

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"The question is, are homeowners in Texas prepared for a hurricane," asks Farmers Texas State Executive Director John Henle. "It takes some thought and work to prepare a home for the worst, but by following a good preparation plan, homeowners will have a good chance of surviving the next hurricane with a lot less damage, or even no damage, than without preparation."

"You do not want to be caught unprepared when a hurricane is approaching," notes Paul Quinn, Assistant Vice President of Claims Communications for Farmers Insurance. "Farmers wants its customers and non-customers alike to be safe. Should a hurricane hit Texas this year, Farmers will strategically position claims adjusters and Farmers mobile catastrophe units near where the hurricane makes landfall."

Farmers is equipped with Mobile Catastrophe Claims buses that are 45' long and are equipped with state-of-the art satellite communications equipment; can support up to 70 adjusters working on line at any given time; water, supplies; laptop and telephone capability for use by our customers and public; and a built in grill to serve meals to Farmers' customers and others in need. "Our Customer Care Claims Vehicles are smaller versions of our Mobile buses and are ready to assist with claims and supply needs of customers and others in need. Farmers will be available to help in anyway we can," Quinn said.

Farmers Insurance advises its customers to pay close attention to weather reports and be ready before a hurricane arrives.

Create a Home Inventory. Have an up-to-date inventory of all of your personal property. Take pictures and then email them to relatives living out of state. A home inventory will help you replace your belongings faster.

Prepare an Evacuation Plan. Plan ahead and map out a safe and smooth evacuation route, and please follow any evacuation orders. Also, have all prescriptions and important papers readily available in case you have to leave your home on short notice. It is also a good idea to have emergency supplies such as flashlights, radio, batteries and water on hand if you live in a hurricane prone area.

Once a storm hits, Farmers Insurance customers with damage should immediately contact their agent or call Farmers' 24-hour-claims hotline, 1- 800-HelpPoint (1-800-435-7764) for immediate assistance.

Foremost Insurance customers should file their claim by calling: 1- 800-527-3907.

Bristol West Insurance customers should file their claim by calling: 1-800-274-7865.

21st Century Insurance customers should call: 1-888-244-6163 for assistance.

For all customers of the Texas Windstorm Insurance Association who wish to file a claim: call 1-800-788-8247. Customers should contact their agent to file a claim if possible and use the phone line only if they are not able to contact their agent.

After a hurricane passes, Farmers customers should not go back to their homes too soon after evacuation, or not to go back for insurance information when they have been told to leave. "They should put that information on a card or in a folder so they can grab it as they leave," explained Quinn.

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Contacts: Jerry Davies
213-400-4459
jerry.davies@farmersinsurance.com

First Call Analyst:

FCMN Contact:

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SOURCE: Farmers Group, Inc.

CONTACT: Jerry Davies of Farmers Group, Inc., +1-213-400-4459,
jerry.davies@farmersinsurance.com

Web Site: http://www.farmers.com/
