

Hurricane season has arrived. Here are some steps you can take to keep your family and property safe.

Hurricane Precautions

Collect important documents and store them in a watertight container.

Get cash, since ATMs and banks may close in a power outage.

Prune tree branches that might damage your home.

Protect windows by shuttering, boarding or taping.

Secure lawn furniture.

Plan an evacuation route.

Fill your car with gas.

Fill your bathtubs with water for washing and flushing.

Stock up on supplies:

- battery operated radio
- non-perishable food
- a two-week supply of drinking water
- charcoal or cooking gas for your grill
- pet food
- batteries, flashlights and candles
- first aid kit
- prescription medications

If you may have to evacuate, consider your destination and make hotel reservations if necessary.

During a Hurricane

Remain indoors and stay away from windows.

Monitor official updates of conditions.

If flooding seems imminent, shut off utilities at the main switches.

After a Hurricane

Avoid outdoor hazards, such as dangling power lines and broken tree limbs.

Boil water until you have been told it is safe to drink.

Dispose of contaminated food.

Photograph damage before repairs and clean-up begin.

Make temporary repairs, if possible.

Pump out the basement, if flooded.

Turn on utilities if safe to do so.

Filing a Claim

If you are insured by any of these companies:

Tower Insurance Company of New York
Tower National Insurance Company
Hermitage Insurance Company
Preserver Insurance Company
Mountain Valley Indemnity Company

North East Insurance Company
CastlePoint Insurance Company
CastlePoint National Insurance Company
Kodiak Insurance Company

To file a claim, contact your independent agent or contact us at:

First Report Phone Line: (888) 856-5522
First Report Fax: (888) 291-6262
First Report E-Mail: reportaloss@twrgroup.com

If you are insured by any of these companies:

Adirondack
New Jersey Skylands

York Insurance
Massachusetts Homeland Insurance Co.

Contact your independent agent or call us at (877)365-8693.

Please have your policy number available and all details of your damage. After you've reported your claim, we will assign a claim number and begin the adjustment process.

Adjustment Process

An adjuster will contact you as soon as possible to discuss your loss with you, help assess the damage and make plan a to resolve your claim. You should keep a record of the claims examiner's name and contact information, so that you track the claim's progress.

In certain cases we may retain an independent insurance adjuster to provide you with timely service. Your claims adjuster will let you know if your claim has been assigned to an independent adjustment firm and give you his or her contact information.

Minimizing property damage

- Secure the property before the storm arrives.
- Report the claim as soon as possible.
- Complete temporary repairs, if possible.
- Dry any water-damaged property.
- If you need help with temporary repairs or the drying process, contact a local water restoration firm.
- Advise your claims examiner of any mitigation actions you take.

