



Hurricane Season Tips for Your Place of Worship

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The Atlantic Hurricane Season runs June 1 through November 30 and the Louisiana Department of Insurance encourages you to take action to protect your property and possessions. We’re providing a detailed guide that will help you be insurance-ready if a storm threatens our state. Here’s a breakdown of the checklist.

Develop a Disaster Plan - Disaster planning should include determinations on whether to evacuate, preparing facilities and equipment for the disaster, contingency plan for relocating or reopening following the disaster and utility disruptions. It should also include plans for communicating with the congregation.

Inventory list - Make a list of the inventory of your facility, including equipment and church vehicles, for the adjuster in case of a claim. It’s also a good idea to take pictures or make a video.

Flood insurance - Most property insurance policies do not include flood coverage. Check your policy documents to make sure you have the coverage you need and identify your hurricane deductible. If you don’t have appropriate coverage, you might consider purchasing flood insurance. Be aware that most flood insurance policies do not take effect until 30 days after purchase.

Insurance Policies - Make sure that you have copies of important documents and insurance policies. Keep originals in a safety deposit box if possible. Also, you will want to have your agent’s contact information to enable you to start the claims process as soon as possible.

Hurricane Preparation Checklist

- Develop a Disaster Plan
- Secure Property & Vehicles
- Inventory
- Flood Insurance
- Insurance Policies

CONTACT US: If you have questions about your policies, please contact the Louisiana Department of Insurance at 1-800-259-5300 or visit our website at ldi.la.gov.

ADDITIONAL RESOURCES: Office of Homeland Security and Emergency Preparedness (GOHSEP): gohsep.la.gov
Louisiana Governor’s Office: getagameplan.org

Disclaimer: The information contained in this guide is not intended to provide a complete list of the insurance products and coverages an organization should have. It is intended to provide information to aid the organization in a conversation with a licensed professional insurance agent. Be sure to consult a professional licensed insurance agent to discuss your insurance needs.