

## 2009 Hurricane Season

As we enter the 2009 Atlantic hurricane season, we wanted to take a moment to let you know what we have done in recent years to prepare to help you in case a hurricane strikes our area. Our disaster preparation plan consists of a two level approach. The following lists the highlights.

- **Your data is protected.** Our client information, including information on your property locations and coverage, is backed up and stored off site daily.
- **Level one disaster.** In case of a disaster or evacuation affecting one of our offices, the fax and phone lines will be rerouted to one of our other three offices in South Texas. Any of our offices can handle the operations for any other office.
- **Level two disaster.** In case of a large scale or prolonged disaster we have partnered with Agility Recovery Solutions ([www.agilityrecovery.com](http://www.agilityrecovery.com)), a national disaster recovery company, to get us up and going very soon after a disaster. They had an excellent track record of providing service after the Katrina and Rita hurricanes. Within 48 hours after the disaster, Agility Recovery will bring in trailers, computers, satellite data and phone connections and generators to create a fully functional office. The fax and phone lines will be rerouted through the satellite connections to enable seamless communication with our clients.

**What you should do in case of a loss:**

- **Promptly report your loss to us.** Please call the office you usually deal with or call our claims office directly at 1-888-664-4349.
- **To the best of your ability protect your property from further damage or loss by making temporary repairs.** In times of widespread damage it may not be possible for you to retain a contractor to assist with these repairs for several days after the event. Please take photos of any damage prior to making any temporary repairs. Do not make any permanent repairs until an adjustor inspects the damage.
- **Keep copies of all invoices and expense incurred. Make sure they are detailed.**
- **In cases of theft or vandalism immediately notify the local police.** Keep a copy of the police report.
- **Complete an inventory of damage to your building and/or contents.**

**Useful Links:**

- For information on safety tips, contact the Institute for Business and Home Safety at [www.disastersafety.org](http://www.disastersafety.org)
- For up to date tracking of approaching hurricanes access the National Oceanographic & Atmospheric Administration at [www.noaa.gov](http://www.noaa.gov)
- For road conditions including status of hurricane evacuation routes go to [www.txdot.gov](http://www.txdot.gov)

**Please Note:**

- Standard insurance policies exclude flood damage. A flood policy is a separate policy and takes effect 30 days after it is purchased.

**Carlisle Insurance Agency, Inc.**

**“We were here yesterday and we will be here tomorrow.”**