



News Release  
For Immediate Release

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## **If Disaster Strikes, Will You be Covered? Make Understanding Your Homeowners Insurance Your New Year's Resolution!**

**TALLAHASSEE, Fla.** – In 2003, wildfires swept across San Diego County, Ca., destroying more than 2,400 homes. Today many affected homeowners still struggle with the personal financial burdens of paying to replace their homes because they didn't have enough insurance to adequately cover their losses.

Don't let this happen to you. Resolve to understand your homeowners insurance in 2007 with help from the Federal Alliance for Safe Homes, Inc. (FLASH<sup>®</sup>) and The Actuarial Foundation. The two nonprofits have partnered to publish *If disaster strikes will you be covered? A homeowner's insurance guide to natural disasters*.

"A person's home is not only their largest personal investment, it provides shelter for them, their families and belongings," said Leslie Chapman-Henderson, FLASH president and CEO. "Very few of us can afford to wait until disaster strikes to evaluate our home insurance coverage."

Available online at [www.flash.org](http://www.flash.org) (click the icon at the bottom left of the homepage), the guide answers homeowner's questions about insurance such as:

- What is replacement cost coverage?
- Does my homeowners insurance policy cover flood?
- What disasters are covered in my policy?
- How can I lower my premiums?
- What can I do to reduce potential damages due to natural disasters?

"Our goal with this guide is to help people be proactive in ensuring that they have the best possible outcome should their home be damaged or destroyed by disaster," said Eileen Streu, director of The Actuarial Foundation

The guide specifically addresses these perils: earthquake, flood, hail, hurricane, lighting, power outage, tornado, wildfire, and winter freeze. An entire chapter provides mitigation tips for reducing potential damages due to several disasters, while a special section explains how to file an insurance claim and keep proper records. A glossary of terms helps to demystify insurance industry lingo.

**Specific Link to Homeowners Insurance Guide Online:** <http://homeownersinsuranceguide.flash.org/> The guide is also available in printed form. Just E-mail [flash@flash.org](mailto:flash@flash.org) or call toll free at 877-221-SAFE to request multiple copies.

The Federal Alliance for Safe Homes – FLASH<sup>®</sup>, Inc. is a 501(c)3 nonprofit organization of government agencies, professional associations, and private industry committed to strengthening homes and safeguarding families from disaster. Based in Tallahassee, Fla., FLASH is the nation's fastest-growing disaster preparedness organization with more than 80 partners from academic, government, leadership, nonprofit, private and public sector organizations. To learn more about FLASH and access free homeowner and homebuilder resources, visit [www.flash.org](http://www.flash.org) or call toll free (877) 221-SAFE (7233).

The Actuarial Foundation, a 501(c)(3) nonprofit, was established in 1994 to help facilitate and broaden the profession's contribution to society. The Foundation explores innovative ways to apply actuarial skills in the public interest and brings together broad partnerships of individuals and organizations to address social problems in creative ways. The Foundation's mission is to develop, fund, and execute education and research programs that serve the public by harnessing the talents of actuaries. To learn more visit [www.actuarialfoundation.org](http://www.actuarialfoundation.org).

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