

A Publication of Encharter Insurance

The Insurance Guide To:  
***DISASTERS***



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# Chapter 1: Melting Snow & Ice

**Fun Fact:** In 1997, New England experienced the great April Fool's Day Blizzard, which left almost 3 feet of snow on the ground!



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While the winter months may be coming to an end, you never know what mother nature has in store. With snow, comes ice and that can lead to dangerous situations. Heavy snowfall can put too much pressure on the roof of your home, causing it to collapse. Here are some tips to stay safe:

- Always inspect your roof after a storm to make sure there are not any leaks or breaks.
- Watch for falling snow and ice!
- Clear decks of snow to reduce stress on your home.

As prepared as you may be, snow and ice can lead to frozen pipes and ice dams. Talk to an agent about your [home insurance](#) policy, and make sure you have enough coverage for the potential snowfall.

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***Fun Fact: The New England Flood of November 1927 generated 15 inches of rain!***



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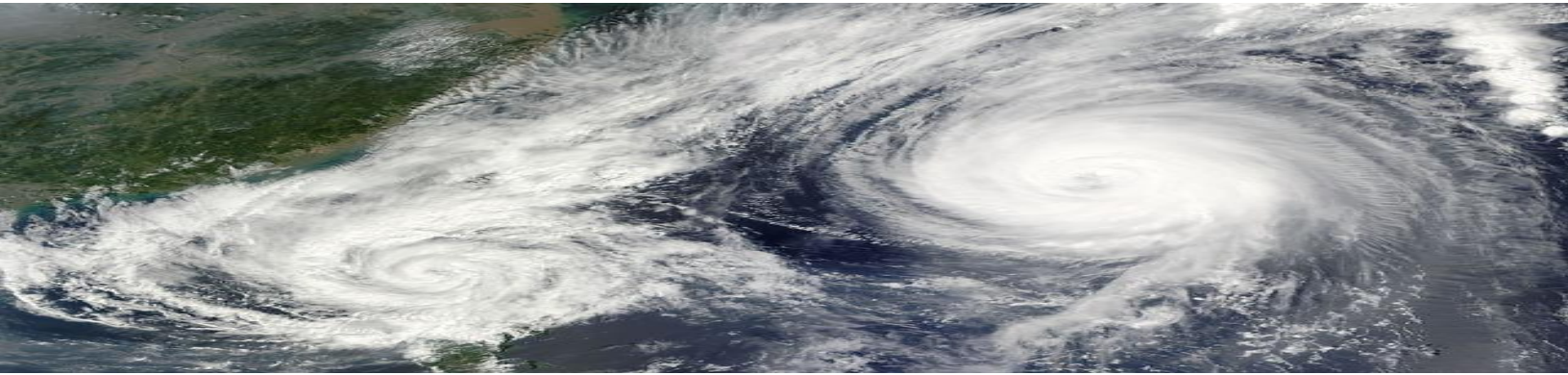
Once the spring hits, we are no stranger to rainy days. Plus, if the snow is still melting, the risk of flooding increases. A [flood insurance](#) policy can cover your home and belongings in the event they are damaged by a substantial amount of water. Here are some facts to keep in mind when considering flood insurance:

- Every inch of water in your home could end up costing thousands of dollars to fix out of pocket.
- While small water damage may be covered under your existing home insurance, damage from a lot of heavy rain in a short period of time can lead to flooding-which is not covered under your homeowners policy.

Flood insurance usually takes 30 days to go into effect, so talk to an agent before the rain hits. As the rainy season approaches, you will know you are safe and sound inside your home.

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# Chapter 2: Wind & Hurricanes



When it comes to weather, New England has seen it all. Hurricane season, usually between August and October, can be extremely dangerous to people and their homes. Before the season hits, it is best to be prepared for anything. Here are something's to keep in mind about your current insurance policy:

- Your home insurance policy will cover basic damages done by a hurricane to your home or belongings inside your home.
- Comprehensive coverage would help you in the event your car was damaged by items blown around in a wind storm (such as tree branches).
- Any flood damage caused by the hurricane will not be covered, so it is a good idea to talk to an agent about flood insurance as well. This way, if your home does have flooding-you know you are protected.

Your [homeowner insurance](#) policy will protect you from damages to your home and property due to wind and hurricane damage (subject to a deductible). Your basic homeowner's policy only provides coverage for trees, shrubs and plants under certain circumstances, so be sure to talk to an agent count the coverage your property has.

# Chapter 3: Earthquakes

**Fun Fact:** *The Cape Ann Earthquake of 1755 is the largest earthquake to ever hit New England, with a score of 6.3 of the Richter scale!*



Most New Englanders would not think twice about an earthquake, but you probably should. Earthquakes are not predictable and can affect anyone, especially those close to a fault line. Here are some facts to keep in mind:

- 90% of all Americans are living in semi-active areas for earthquakes, and do not know it.
- If you live in an area where earthquakes are common, or not, you could put yourself and your family at risk if you do not have the proper insurance.
- Earthquake coverage can be added immediately, so talk to an agent before one occurs.

If a disaster were to strike, an earthquake could leave your home destroyed and you with nothing. Your basic home insurance policy specifically excludes earthquakes and will not cover damages to your house or cover any possessions damaged in your home from this weather related disaster. Talk to an agent about the protection benefits from [earthquake insurance](#), and know you are safe if disaster strikes.

# Chapter 4: Brush Fires

**Fun Fact:** According to the NIFC, there is an average of 105,534 wildfires per year in the United States!



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Many people get rid of their excess leaves each year by burning them, which is legal so long as you have the proper permits. When the weather is dry, you put yourself at risk for a brush fire. Here are some tips to keep in mind when starting a contained fire:

- Be careful not to have open flames in this weather because the drier the conditions are, the easier it is for a fire to start unexpectedly.
- The same goes for a contained campfire; while it can be a great activity for nice weather, it is safer to wait.

If you live near the woods or have a yard with a lot of trees, it is important to have a good [homeowners insurance](#) policy. If a brush fire were to spread to your property, you want to make sure you stay safe and protected.

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# Chapter 5: Meteorites & Falling Objects

**Fun Fact:** *The Earth is struck by meteorites up to 10 times a year!*

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While you may never have seen a meteorite, falling objects are not as uncommon as you might think. While a meteorite strike may only happen every 100 years in your area, you can still hear about their potential danger frequently on the news. Stranger things have happened than falling tree branches, such as falling debris, or even a falling airplane! Here are some tips for staying prepared:

- Your home insurance policy would provide coverage for both meteorites and falling objects (subject to a deductible).
- Should a falling object hit your car, your comprehensive coverage would provide compensation for the damages (subject to a deductible).

Your home insurance policy is likely to cover most falling objects, but speak with an agent to see if you are covered. Also make sure you have enough coverage on your [auto insurance](#) policy, for any potential danger a falling object may cause.

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# Chapter 6: Thunderstorms

**Fun Fact:** You can determine how far away lighting is by counting the number of seconds after you see a flash of light, until you hear the thunder. For every 5 seconds, the storm is one mile away!



Thunder and lightning storms are common in New England, so most people tend not to worry about them too much. Storms can cause a lot of damage, and a simple storm can take a turn for the worst quick. In this case, it is good to be prepared if you should see a “severe thunderstorm warning” message appear on your television or hear it on the radio. Here are some tips to keep in mind when preparing for a storm:

- Before any storm, it is a good idea to remove any dead or fallen branches that could cause potential damage your home.
- Secure any outdoor objects that may blow away or cause further damage to your home.

You also should talk to an agent to make sure your [home insurance](#) is up to date and provides you with adequate protection in the event of a disaster. This way you will be safe, and can enjoy an evening inside on a stormy night.

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# About the Author

## Encharter eMarketing



Encharter Insurance eMarketing team members Alyssa & Brittany are responsible for the content writing on the agency's insurance and social media blogs. Using videos, insurance knowledge from the agents, and the on-going "...Now What" theme, they compile monthly content themes that help them to put together eBooks and infographics.

Together, they post daily to Encharter's social accounts on Facebook, Twitter, LinkedIn, YouTube, Pinterest, and others. They're always looking for new ways to engage the communities that Encharter serves.

When the team isn't demonstrating their knowledge online, they work with local small businesses to help create individualized marketing strategies.