

Remembering the Lessons

- **Create an evacuation plan** and heed evacuation warnings.
- **Create a video and written inventory of your home**, and store it online or in a safe place away from your house. It can be as simple as a walking through your house filming each room, and you'll have a record of what you had if all is lost in a catastrophe.
- **Store important documents**, including a copy of your insurance policy, in a dry, safe location, or take it with you.
- **Take steps to protect your home and automobile.**
- **Consider purchasing Flood Insurance.** It usually takes 30 days for flood insurance to take effect.
- **Consider purchasing a Windstorm Insurance policy from TWIA** or a private insurer. If there's a named storm in the Gulf of Mexico, it will be too late to purchase coverage.
- **Be prepared for expenses** such as policy deductibles, vandalism, and clean-up costs.
- Talk to your agent and make sure he/she has a recovery plan in place in case their agency is hit by a storm and loses your records.
- **Review your insurance policies** annually and make sure they provide full protection.

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The Insurance Council of Texas (ICT) is a non-profit state insurance trade association of property and casualty insurers writing business in Texas.

ICT provides consumers with insurance information and sponsors programs that provide student scholarships, fights insurance fraud, supports crime and fire prevention and generates an annual hurricane awareness campaign aimed at preparing coastal residents for catastrophic storms.

*Find more information at
www.insurancecouncil.org*

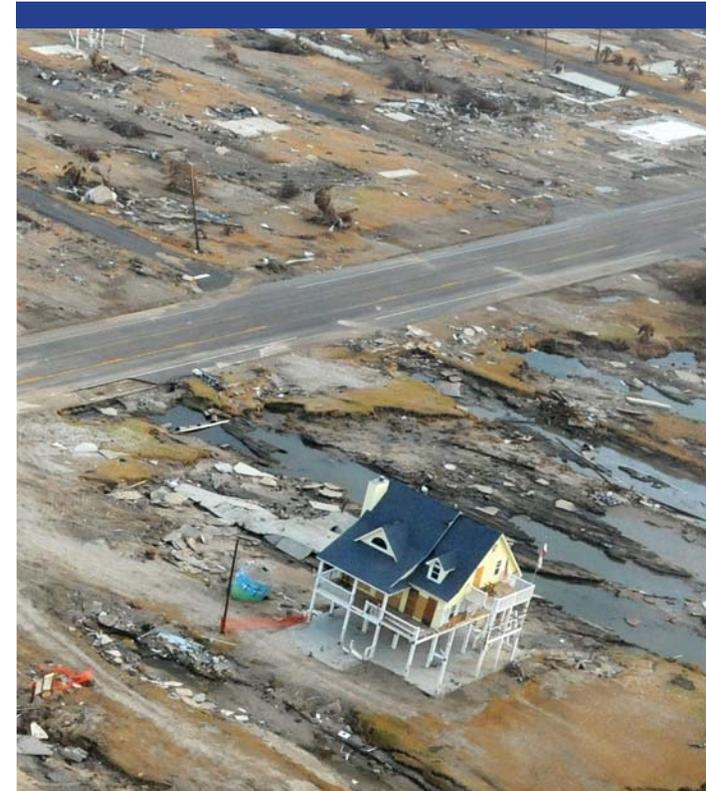


*“This is
the best
place in the
world to be.*

*Just be
prepared for
the worst.”*

*-Joni Harding,
Port Bolivar,
Before and After
Hurricane Ike
2008*

Lessons Learned: Texas Hurricanes



*“If I hadn't known that it was a
hurricane, I would've thought that
someone had dropped a bomb.
It was so devastating.”*

*- Warren Adams
Last Home Standing, Hurricane Ike, Gilchrist, TX*





The costliest storm to ever hit Texas, Hurricane Ike, made landfall over Galveston Island on September 13, 2008, with 110 mph winds and a storm surge measuring 20 feet. Ike flooded 75% of Galveston's homes and businesses, and all 6,000 structures on Bolivar peninsula were either destroyed or damaged. Ike caused 84 deaths, making it the deadliest Texas hurricane in recent history.

Hurricane Dolly left a trail of widespread damage July 23, 2008, making landfall at South Padre Island with winds near 100 mph, and dumped heavy rainfall across the area, causing major flooding. Strong winds and rain contributed to widespread power outages, where tens of thousands of residents lost power. Property and crop damage exceeded 1 billion dollars.

Hurricane Rita made landfall as a Category 3 hurricane on the border between Louisiana and Texas on September 24, 2005. In preparation of its landfall, the largest evacuation in United States history took place, with over 3 million people evacuating inland. At one point during the storm, 1 million energy customers lost power due to outages. Major flooding was reported in Port Arthur and Beaumont. Rita causes 59 deaths in the state all told.

LESSONS

In the aftermath of Hurricane Ike, several lessons became evident:

Heed Evacuation Warnings

After Ike's landfall, it became evident that numerous coastal residents failed to evacuate their homes despite repeated warnings from local and National Weather Service officials. Nearly 2,000 people had to be rescued from rising waters and other dangers.



Build to a Stronger Code

Nothing is 'hurricane-proof', but houses and structures built to a higher standard with specifications designed to survive severe storms suffered losses 40-50% less in 2008, according to Parker Rush, CEO of the Republic Group at the time of Ike.

Up-building to a more robust construction style does add cost, but if you are on the coast, in harm's way, it can certainly be worth it.

Consider What Comes Next

"We had no water, we had no sewer, we had no gas, no electricity. People were reporting to the hospital with a variety of viruses and illnesses that were being caused by the broken down infrastructure."

- Former Galveston Mayor Lyda Ann Thomas

Prepare for Future Storms

"Buy all (the insurance) you can buy. It doesn't matter how high you are or where you are located, the water can find you, and you better make sure you are insured if you plan to build here."

- Garry Kaufman,
Galveston Insurance Associates