



ASSOCIATION OF TRINIDAD AND TOBAGO INSURANCE COMPANIES

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Press Release:

BE PREPARED FOR FLOOD THIS RAINY SEASON!

The floods have started!

Intense rainfall on Thursday July 14th 2016 resulted in massive floods in Central Trinidad with reports emanating from Endeavour, Cunupia as well as other low lying areas.

The Association of Trinidad and Tobago Insurance Companies (ATTIC) extends sympathy to those who have suffered losses as a result of this disaster. ATTIC is also advising homeowners to protect their property and belongings from damage that can be caused by floods.

The following are some quick tips to reduce the effects of floods:

- **Protect Yourself –**

If you live in a high-risk area, it is a good idea to have a “go-bag” ready in case you need to leave quickly. A go – bag should include:

- A few changes of clothing for you and family members
- Essential Toiletries
- Sufficient money for at least a week.
- Your insurance policy numbers, your agent’s phone numbers & your Insurance Company’s main number

It is also wise to have an evacuation route mapped out and a safe location to relocate, such as the home of a close friend or relative or a nearby hotel.

- **Protect Your Home -**

Find out more about insurance that covers flood damage. This is especially important if you live in a community that is prone to flooding. It is also advisable that you insure both your property and belongings. Floods are more likely to affect the contents of one’s property rather than the structure itself.

Policyholders must also recognise the importance of updating Insurance policies so that they reflect present repair costs.

- **Preventative measures -**

- Keep your home in good repair

Board of Directors: James Camacho - President, Paul Traboulay - Vice President (General), Andrew Ferguson – Vice President (Life), Sookdeo Beepath, Willard P. Harris, Chip Sa Gomes, Baliram Sawh, Jason Clarke, Anand Pascal, Robert Soverall.

- Move valuables out of water's way
- Create good drainage around your home.
- If you believe water will begin to accumulate in your home, shut off the main power supply, but DO NOT stand in water to do so.

For policyholders who have sustained floods, ATTIC advises that you:

- Contact your Insurance Company, agent or broker and immediately notify them of any potential claims.
- Present bills, photographs or some proof of ownership of lost items to support your claim, if possible.
- If your building or vehicle has been damaged, submit estimates for repairs along with a claim form.
- Expect to hear from an Insurance Adjuster who will visit the location where the loss occurred to verify the claim.

*** Please note that policies require the policyholder to bear a percentage of the first part of a loss (excess or deductible).**

ATTIC is also cautioning against some of the human activities that causes floods. These include:

- **Pollution of waterways**
- **Deforestation**
- **Poor land use practices, eg. 'Slash & Burn'**
- **Illegal quarrying**

During the rainy season, floods are a common challenge faced by many homeowners. However there are ways to protect yourself, your loved ones and your possessions.

For further information on insuring against disasters such as floods, please contact your insurance company or visit the ATTIC website at www.attic.org.tt