



ASSOCIATION OF TRINIDAD AND TOBAGO INSURANCE COMPANIES

46-50 Picton Street, Newtown, Port of Spain, Trinidad, W.I.
Phone: 1 (868) 628-5457, 1 (868) 628-2969, 1 (868) 628-1663 Fax: 1 (868) 622-4205
E-mail: mail@attic.org.tt

27th June, 2022

PUBLIC ADVISORY: ADVERSE WEATHER CONDITIONS

June 1st, 2022 marked the beginning of the hurricane season in Trinidad and Tobago. The Trinidad and Tobago Meteorological Service has forecasted a 47% chance of the formation of four storms in the region and three with the potential of becoming hurricanes. In addition, a period of heightened tropical storm activity is more likely during the peak of the season from August to October, but most likely in August and September.

During this period, the met office has also forecasted a series of adverse weather alerts, warning of thunderstorms, heavy showers and winds in excess of 55km/h with the latest advisory on Sunday 26th June, 2022. These have resulted in street and/or flash flooding, property damage and various electrical discharges.

In light of these happenings, ATTIC is advising that the following precautionary measures be observed by the public during the 2022 hurricane and rainy season:

- **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.
 - A list of emergency contacts – family members, shelters, Police and Fire
 - It is also wise to have an evacuation route mapped out and a safe location to relocate, such as designated emergency shelters, the home of a close friend or relative or a nearby hotel.
 - Keep your home in good repair
 - 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.
 - Listen or view weather updates daily for any warnings of potential flooding so arrangements can be made to get home quickly or pick up loved ones etc.
 - Be aware of emergency shelters available within your district and closest to your home.
 - Do not drive through flooded areas.



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○ Review your insurance arrangements-

- Enquire from your insurer whether you are covered for flood damage. It is also advisable that you insure both your property and its contents.
- Policyholders must also update their Insurance policies frequently so that the insured values are based on current replacement values of assets insured.
- 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.
- During the time of hurricanes or weather alerts, insurers may temporarily amend their policies.

The public is encouraged to pay close attention to the information being issued by the Meteorological office of Trinidad and Tobago and the Office of Disaster Preparedness and Management (ODPM).

Here are some useful links: <http://www.metoffice.gov.tt/>, <http://odpm.gov.tt/>. For the ODPM's mobile app (Android and iOS): <http://www.odpm.gov.tt/node/849>.

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