



# Message from Ana and El Nino: GET READY - A Public Service Announcement from The Baldwin Company

*Surprised to learn a tropical storm formed off the U.S. coast, and in early May?*

CHARLOTTE, NC, USA, May 29, 2015 /EINPresswire.com/ -- Typically, Atlantic tropical systems form off the west coast of Africa, but that's during Hurricane Season – which doesn't officially start until June 1. Tropical Storm Ana made her entrance 3 weeks ahead of schedule, followed by a rare May landfall. What does this portend?

Also we hear rumblings about El Nino's impact on this year's hurricane season. What does this mean for us?

Records show that since 1851, we've only had 20 named storms in May. The last was 2012. When the full hurricane season actually began that year, it was a doozie: 19 named storms, including 10 hurricanes – 2 of which occurred in June (also rare) and the last of which, Sandy, descended on the northeast US in October.

In the years we are influenced by El Nino – a weather trend determined by warmer than usual Pacific water temperatures – we usually hear less dramatic predictions for the Atlantic and Gulf hurricane season, and we brace instead for the following season and El Nino's sister, La Nina.

Even so, British meteorologists say El Nino “triggers a huge release of heat from the Pacific, which can disrupt weather patterns around the world,” the unpredictability of which causes more uncertainty in the Atlantic forecast. Experts predict that even with as many as 8 to 13 named storms in the Atlantic this year, only 1 or 2 will likely be ‘major’ hurricanes.

But CBS Meteorologists warn we should realize what hurricane experts call ‘major’ hurricanes are only Category 3+ storms (sustained winds of 111+ mph). This might lull the U.S. into complacency since we haven't had a Cat 3 storm make landfall here for 10 years (Wilma, in October 2005). However, hurricanes less than Cat 3 can still be devastating: Sandy (2012), Irene (2011), and Ike (2008) were all Category 2 when they made landfall, yet they caused a combined total of \$100 billion in damage.

AccuWeather points out that “just because this season's numbers [may be] low, it doesn't mean that people should let their guard down.” It only takes one land-falling hurricane to make it an active season for the residents involved.

So what to do?



The Baldwin Company, Public Adjuster; Charlotte NC & Camden SC Locations.

First, take time to document what you have now, before a hurricane threatens. Grab your smart phone, and videotape all parts of your home or business, inside and out, orally identifying items and areas as you go along. Store this away from your home or business. If a hurricane strikes, this will be the easiest way to prove to your insurance company what you had prior to the storm. Do this today.

Next, revisit your insurance policy. If you don't understand something or are not sure whether certain situations are covered, now is the time to find out. Contact your agent with your questions, and go over your concerns. Ask specifically about your coverage for wind-storm damage. Here are some realities in the insurance industry today:

1. Standard homeowners' and commercial insurance policies do not cover floods. To see if you need flood insurance, go to:

[http://www.floodsmart.gov/floodsmart/pages/policy\\_holder/policyholder\\_resources.jsp](http://www.floodsmart.gov/floodsmart/pages/policy_holder/policyholder_resources.jsp). Beware: flood insurance has a 30-day waiting period before it will cover any damage.

2. Know that flood insurance only covers rising waters, such as from a swollen river or a storm surge. It will not cover damage caused by wind-driven rain. Remember it this way: flood insurance covers what rises, not what falls. For further information, go to United Policyholders' consumer-advocate website: <http://www.unitedpolicyholders.org/pubs/flood-insurance-claim-basics>.

3. Insurance policies for properties located on the coast may be subject to a special wind-damage deductible which must be paid by the insured before the insurance policy will pay anything. For further info, go to <http://www.iii.org/issue-update/hurricane-and-windstorm-deductibles>

Put together an emergency evacuation kit. For suggestions, go to the American Red Cross' website: [http://www.redcross.org/images/MEDIA\\_CustomProductCatalog/m4340160\\_Hurricane.pdf](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4340160_Hurricane.pdf)). But here are the bare essentials:

- Water
- Non-perishable foods (plus can-opener)
- Copies of your property insurance policies, with your agent's contact information included.
- Prescription meds and detailed lists of your medicines (printed out from your pharmacy's website)
- Extra set of keys to everything – house, cars, storage unit, office.
- Wrench to turn off access to natural gas.
- Print-out of emergency phone numbers, including your own family members (you may not be able to access your contacts on your phone)
- Extra cell phone and computer batteries
- Leashes/crates/food for your pets
- Cash – in case ATMs are without power
- 1 to 5 gallons of gasoline
- And of course flashlights and extra batteries

Plan ahead for filing an insurance claim, should the need arise. This may not sound very urgent at this point, but be aware that it will likely be an extensive, exhausting process, and will be doubly hard if you've been displaced by storm damage. Few laymen have experience documenting, let alone adjusting, a claim. But you can bet that your insurance company has plenty. Consider using the services of your own professional adjuster who can help you with these tasks. A [Public Adjuster](#) can help level the playing field and take some of this burden off you. Visit the website of the National Association of Public Insurance Adjusters ([www.napia.com](http://www.napia.com)) to find a comprehensive list of licensed, reputable PA's in your state. Print out their info and store it with your policies in your emergency evacuation kit.

No one wants or expects to become a hurricane victim. But should it happen, being prepared can help lessen the trauma.

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