



NEWS RELEASE

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Don't Fear Your Insurance Company When Disaster Strikes *With storm season here, Grange Insurance reminds families independent agents are here to help*

COLUMBUS, Ohio – Spring weather means dusting off your sandals and gardening equipment, and spending more time outside enjoying the sunshine. But for many in the Midwest, it also means the beginning of a harsher weather forecast – tornado season.

Those who have the potential to face a tornado this spring need to be prepared so they can ensure their own safety, their family's safety, and the safety of their finances and personal property. Columbus, Ohio-based Grange Insurance offers tips to prepare for and get through the worst should a tornado hit.

1. Prepare a plan, and practice together.

Develop a tornado plan, and hold regular drills so your family is ready in the event of severe weather.

"Know a safe place where you can take shelter away from windows," said John Ammendola, president of personal lines, Grange Insurance. "Store supplies in that area, such as flashlights, a radio, protective coverings, non-perishable food items and batteries."

As a final part of the plan, make sure to designate a family meeting spot where all should gather after the storm in case of separation.

2. Call your independent agent as soon as possible.

The first thing on your mind is likely the safety of your family. Once you've made sure everyone is safe, call your independent agent. Be sure to have your policy number and details regarding the damage ready when you call.

"Though it may be a difficult moment, your independent agent is there to help and make sure that you get the proper claim reimbursement from the damage caused during the storm," said Ammendola. "When you speak with your agent, work with him or her to make a list of all the damaged items you've identified."

Following a tornado, salvaging undamaged items will also help protect your property from further damage, once local authorities determine your house is safe to enter, said Ammendola.

3. Communication is a two-way street.

Though your agent is not a medical or law enforcement authority, he or she has experience dealing with natural disasters, and is there to help you through it even before you call.

“We have outpost and claims centers which make it easier to come to you quickly,” said Ammendola. “In the meantime, take advantage of social media sites, such as Twitter or Facebook, if you need help locating missing loved ones or friends.”

According to Ammendola, Grange uses specialized mapping technology to pinpoint where the concentration of damage occurred. The carrier sends alerts to independent agents in the area to contact their policyholders. Often, agents are on-site or have called customers even before the policyholder has had a chance to contact his or her agent.

“It is also important to remember that communication is a two-way street,” said Ammendola. “Just as an independent agent will work quickly to respond to your claims, you should respond to claim inquiries as soon as possible. This will ensure your claim is handled quickly, and the process to rebuild or repair is started immediately.”

4. Keep your receipts.

If your house is unlivable following a storm, temporary housing is a must. Depending on your policy, your independent agent may be able to assist you so the burden doesn't rest on your pockets.

“Keep receipts for all expenses you incur while in temporary housing,” said Ammendola. “Your homeowners and auto insurance policies likely cover the cost of hotel rooms, meals, clothing, auto rental and personal items, depending on the level of damage. If you're unsure what your policy covers, now is as good a time as any to call your agent to make sure you have the proper level of coverage before a tornado strikes.”

For more information about disaster recovery and claims, visit www.grangeinsurance.com or call your independent agent today.

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About Grange

Grange Insurance, with \$2 billion in assets and in excess of \$1 billion in annual revenue, is an insurance provider based in Columbus, Ohio. Through its network of independent agents, Grange offers auto, home, life and business insurance protection. Established in 1935, the company and its affiliates serve policyholders in Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin. For more information, visit www.grangeinsurance.com.

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