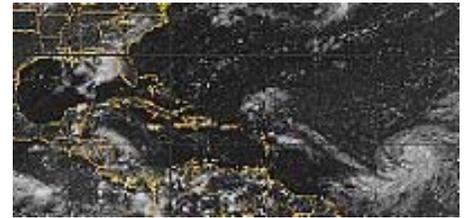




Disaster Preparedness Includes Periodic Insurance Policy Reviews

The Fleet and Family Support Program recommends that Sailors and Navy families review their personal insurance policies each September as part of Disaster Preparedness Month.



Local Fleet and Family Support Centers (FFSCs) can help review insurance policies and accompanying documentation before a disaster strikes.

During Disaster Preparedness Month, the Fleet and Family Support Program reminds Sailors and Navy families that not having an insurance plan or a poorly managed policy in place can be a financially and emotionally costly mistake.

Insurance planning begins with a detailed assessment of insurance needs. These needs change as lives change. Everyone goes through a number of major events in life, and these will have an impact on insurance needs. It is important to make changes to policies as necessary when major events occur.

Along with choosing the right policy, look carefully at all the 'fine print' to find provisions that can save a lot of money after a disaster. Some examples include demolition coverage, dislocation coverage and landscaping coverage. It is also important to provide documentation of home improvements, such as a new roof or patio cover.

Local FFSCs can provide information to help determine insurance needs and analyze policies, so that Sailors and Navy families can select what is best for them. FFSCs won't act as an insurance agent. They will discuss the purpose of different types of policies which companies offer (property and casualty, auto, umbrella, health, long-term care insurance and life). They can help compare policies, and they provide tips for choosing an agent.

The Fleet and Family Support Program provides information about insurance to single Sailors as well as married Sailors and their families members. It is part of the Personal Financial Management program which is designed to prevent potential personal problems that could cost valuable time and money and could detract from mission readiness.