Consider Buying Insurance To Protect Your Personal Property From Typhoon Damage

NOTICE: The U.S. Army **does not** pay for claims for typhoon damage. On 29 May 2019, Army Directive 2019-21 (Restriction on Personnel Claim Payments) effectively ended weather-related claims being paid under the Personnel Claims Act. The "policy change encourages individual responsibility for personal property. Soldiers should ensure they maintain private insurance against personal property losses caused by adverse weather and other hazards insurance normally covers."

Since Typhoons and other significant weather events are a fact of life on Okinawa, **Army personnel are encouraged to obtain personal property insurance that will protect them during a typhoon.** Since typhoon season is here (typhoon season stretches from June through November), **it is recommended that Army personnel seek insurance options and protection now**.

Safeguarding personal property in the event of a typhoon is more important than ever as insurance companies are sure to have a deductible and it is anticipated that many Army Personnel may find it difficult to find an insurance carrier that will cover their personal property during a typhoon unless you plan ahead.

The remaining part of this article will give you some tips on reducing the risk of damage to your property.

Damage is normally caused by the combination of strong winds and heavy rains. The keys to damage prevention are preparation and vigilance. Actions you can take to prevent damage are as follows:

- Secure all outdoor property such as lawn furniture, children's playgrounds, bicycles and trash cans. The best way to secure them is to place them indoors; if this cannot be done then they should be tied or weighed down and placed in wind sheltered areas.
- Loose trash can lids and cans are a definite hazard as they can end up flying like a frisbee or missile into your or your neighbor's car.
- Trampolines should be secured by turning them over and placing sandbags on the canvas. Swing sets should be placed in sheltered areas and tied down. Failure to take these steps may result in your insurance company denying your claim for damage to these items.

- Most portable storage sheds in use on Okinawa tend to maintain their support directly from the roof. When the roof gets ripped off during high winds, the rest of the shed shears apart because it has lost its main support. Placing sand bags on the top and tying rope around the walls of sheds will help keep the shed in one piece. However most plastic or rubber storage sheds will still implode or explode even if they are tied down, if they are placed in an area that is not sheltered from the brunt of the winds. Do not place valuable items in plastic storage sheds since not only are such sheds not typhoon proof but items stored therein are also susceptible to damage from other sources such as water, mildew and pests. Canvas type pools should be drained and stored inside. Durable plastic type pools should be drained, and sand bags should be placed on the inside base.
- Because of their weight, propane gas tanks are likely to remain safe from high winds. Grills should be taken inside. Cold briquettes/ash can be easily removed and discarded. Charcoal grills can also be stored inside using the same method.
- Motorcycles should be placed in shelters (avoiding placing in plastic shelters for the reasons described above). On Torii Station some possible shelter locations are the Auto Hobby center and the sheltered area in the basement of Building 217. If all else fails, tie it down to keep it from tipping over. In accordance with the agreement for use of the AFN direct to home satellite dishes, the satellite dish must be removed in advance of the typhoon or else the user will be responsible for any damage.

You should have all your outdoor property secured by the time Typhoon Condition 2 is declared. If you are going to be on leave or TDY during typhoon season make sure these items are secured before you leave.

Do not park your vehicle in a low area because these areas are subject to flooding. Make sure the vehicle is secured, windows rolled up, antenna down. Avoid parking under trees to reduce the risk of damage caused by falling branches.

Expect water seepage into your quarters, no matter how tight your quarters appear to be. Water can come in through tiny hairline cracks or joints in the walls, windows and floors. Roll up carpets and move furniture, computers and the like away from the windows and walls. Do not leave electronic items on the floor. Periodically, throughout the day and night check for water seepage along the door frames, baseboards and windows. Have a mop, bucket, and towels ready.

Be prepared for the possibility of power outages and power surges. Expensive electronic items such as computers and televisions should be unplugged or have reliable power surge protectors. If a power outage occurs limit the opening of your refrigerator/freezer to prevent food spoilage. Consider putting meats and other perishable items in an ice filled cooler for extended power outages.

If you discover damage you have a duty to try to mitigate or prevent further damage to the item. For example if you have water soaked carpets, clothes, upholstered furniture, try to clean and dry them before mildew sets in.

Do not throw away any item that you intend to claim with your insurance company because your private insurer may need to inspect the item to verify its value and extent of damage. Safety hazards such as broken glass should be cleaned up and put out of harm's way.