

# FAQs

## When is the hurricane going to hit?

If a hurricane is imminent, please refer to the following local media outlets for up-to-date information regarding mandatory evacuations:

### Television Stations

The Weather Channel (cable channel 16)  
Outer Banks TV (cable channel 12)  
Local NC TV (cable channels 7 and 9)  
Southeast VA TV (cable channels 3, 10 and 13)  
Local Public Access TV (cable channel 19)

### FM Radio Stations

92.3, 93.7, 94.9, 95.3, 99.1, 102.5, 104.1 or 105.7 FM.

### Websites

Dare County <http://www.co.dare.nc.us/EmgyMgmt/Alert/index.asp>  
Currituck County <http://www.co.currituck.nc.us/hurricane-preparedness.cfm>

## When will you be evacuated & how will you be notified?

*If a mandatory evacuation is issued by the Emergency Management Service, you must comply.*

Twiddy will use commercially reasonable efforts to contact each occupied home by phone and advise guests of the proper departure procedures. If a voluntary evacuation is issued by the Emergency Management Service, we strongly urge you to comply.

Once evacuations are issued, traffic will become extremely heavy as visitors and residents evacuate the island. Be sure to fill up your gas tank prior to evacuating the area; travel times will be extended due to the high volume of traffic. Local authorities will actively assist evacuation traffic. Blue “Evacuation Route” signs mark the recommended path of evacuation during a hurricane.

## How will you know it's safe to return and that your house is not damaged?

To verify the evacuation has been lifted, please visit the following websites:

Dare County <http://www.co.dare.nc.us/EmgyMgmt/Alert/index.asp>  
Currituck County <http://www.co.currituck.nc.us/hurricane-preparedness.cfm>

Once the mandatory evacuation has been lifted, available Twiddy staff will begin assessing the condition of vacation homes so that information regarding habitability may be posted on the Twiddy website. Our website [www.twiddy.com](http://www.twiddy.com) will be updated as frequently as possible with applicable information. The expediency and accuracy of such communications are dependent upon the assumption that the mandatory evacuation has been lifted and our office, software and electrical systems are still intact. The availability of staff is dependent on their safety and availability in the wake of the hurricane.

You may only return to the area only after you have verified that the evacuation has officially been lifted and your vacation home will be habitable upon your return.

## **Will you be refunded by Twiddy & Company Realtors or Travel Guard in the event a Mandatory Evacuation is ordered?**

Coverage is valid only if premium has been paid and in the event of a *Mandatory Evacuation*.

You will need to file a claim with Travel Guard directly.

*Below is some information needed to process a claim with Travel Guard:*

1. The name of the company that arranged the trip: Twiddy & Company.
2. Insured's Name: Leaseholder's name
3. Proof of Reason: Twiddy & Company will inform Travel Guard that the vacation home is closed due to a mandatory evacuation.
4. Reimbursement Form: Once Travel Guard is called and they receive the information a claim form will be emailed, faxed or mailed to guest.
5. Type & Amount of loss: Mandatory Evacuation & How many days missed.
  - Evacuation notice will be posted on the following websites:  
*Dare County (Southern Shores & Duck)* <http://www.co.dare.nc.us/EmgyMgmt/Alert/index.asp>  
*Currituck County (Corolla & 4x4)* <http://www.co.currituck.nc.us/hurricane-preparedness.cfm>
6. Proof of trip and insurance payment:  
Please refer to the lease agreement and/or Cancelled Check/ Credit Card Statement.
7. Claim Number/Product Number: **008635 P1**

## **Will you be refunded if you do not have Travel Insurance?**

You will not be entitled to a refund from Agent, Owner or the insurance company if you refused to purchase the Travel Insurance policy.

## **How much does TI cover for lodging in case you are evacuated?**

**\$600 - Trip Delay (\$200 per day)**

### **Per Person Coverage**

Reimburses for the purchase of essential items (i.e. meals, hotels, etc.) if delayed for 12 or more hours because of a carrier caused delay, lost/stolen passport, travel documents or money, quarantine, natural disaster, injury or sickness of the insured or a traveling companion.

Please contact Travel Guard directly for case specific situations. The contact number to Travel Guard is 1-877-249-5376.

## **If you evacuate and decide not to return after the evacuation has been lifted, will Travel Insurance cover those days as well?**

Generally YES (subject to state regulations) only in the event of a *Mandatory Evacuation*. Travel Guard does NOT require the guest to return once the evacuation is lifted.

If you decide to return after the evacuation is lifted and upon confirmation that the home is habitable, you may file a claim for the loss of days during the Mandatory evacuation order.