

Liers told: Prepare for worst

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State Superintendent of Insurance Howard Mills yesterday called on Long Islanders to strengthen their homes and review their homeowners' insurance as he warned that a devastating weather hit is not a question of if, but when.

"And right now ocean surface temperatures are already higher than normal for May, which is a key indicator of a possible hurricane," Mills said at a news conference yesterday.

Weather experts have predicted that Long Island is due for a storm similar to the category 3 hurricane of 1938 that devastated the area, killing 50 people, destroying thousands of buildings and creating the Shinnecock Inlet. Category 3 hurricanes pack sustained winds of 111 mph to 130 mph.

Storm shutters, reinforced doors and windows, and hurricane clips on newly installed roofs can make homes more resistant to stormy weather and earn homeowners premium discounts, Mills said.

Because of that prediction and the devastating effect of Hurricane Katrina, some insurers, such as MetLife, are limiting the number of new homeowner policies issued in the metropolitan area, including



UPI PHOTO

A 1938 hurricane wreaked havoc on Long Island, including property in Westhampton.

Long Island. Another giant insurer, Allstate, said it no longer will offer any homeowner's policies on Long Island, New York City or Westchester County, and it will increase the number of homeowner's policies that are canceled there each year.

Mills said many policyholders with Allstate, which has about 25 percent of all homeowners policies on Long Island, are being told at least 60

days prior to their policies' expiration that they must get a new insurer within that time.

Allstate officials have said they have to limit their exposure in the metropolitan area. Mills said, though, that other insurers are moving into the breach.

Mills noted that policyholders should insure their homes for "replacement value," instead of "actual cash value,"

which can be much less. They should also note, he said, whether they have "wind deductibles," also known as "hurricane deductibles," under which a homeowner is responsible for losses equivalent to the first 1 percent to 5 percent of the home's value.

"A homeowner with a house insured for \$500,000 could be responsible for the first \$25,000 of damage," he said.