

Hurricane Preparedness Tips – Insurance

Before the Storm:

- ▶ Check your policy for flood and windstorm coverage.

Standard homeowners' policies do not cover flood damage caused by rising water. If you live in a flood-prone area you should talk to your agent about obtaining flood insurance. Normally, unless there is a special condition of the mortgage, there is a thirty day waiting period between the time flood insurance is purchased and the time coverage is in force. Standard homeowners' policies usually cover windstorm damage caused directly from wind or hail. Check to be sure a windstorm exclusion has not been written into your policy. If you have any questions as to whether your policy covers windstorm damage, contact your agent.

Most companies will not accept new applications when a hurricane watch is posted for your area.

- ▶ Make sure you have adequate coverage.

Your home has probably increased in value over the past several years. You may have made home improvements that increased the value of your home or purchased expensive items such as a computer, stereo equipment or major appliances. Review your insurance policy carefully and be aware of your coverage limits. If your policy doesn't cover the current value of your home and its contents, you should consider increasing your coverage.

- ▶ Know what your policy does and does not cover.

Standard homeowners' policies usually limit coverage on items such as valuable jewelry, silver and guns. You may need extra coverage for these items.

- ▶ Update your list of personal belongings.

Make an itemized inventory of your belongings including costs, dates of purchase and serial numbers. Attach receipts to the inventory sheet. Your insurance company will require proof of the cost of any item for which a claim is made. Dated photographs or video tapes of your possessions are also a good idea.

- ▶ Safeguard your records.

Keep a copy of your insurance policy and inventory records in a safe deposit box or with a relative or friend. If your property is damaged, it will be important to have quick access to this information.

After the Storm:

- ▶ Immediately report property damage to your agent and insurance company.

Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property and assess the damage.

- ▶ Make emergency repairs and document them.

Your policy probably requires that you make emergency repairs to prevent further damage to your home or its contents. Keep all receipts and take photographs of the damages, before and after emergency repairs, to submit with your claim.

- ▶ Take precautions if the damages require you to leave your home.

Secure your property | Remove valuable items | Lock windows and doors.

Contact your agent and leave a phone number and address where you can be reached. Take these same precautions if you are required to evacuate before the storm.

- ▶ Beware of fly-by-night repair businesses.

Department of Insurance

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