

# TOP 10 INSURANCE TIPS BEFORE HURRICANE SEASON

*protect your family and important assets*



- 1. MAKE A PLAN.** Always the first step. Create a plan for how you will receive storm updates, where you will evacuate or take shelter, and how you will communicate with loved ones after the storm. Prepare for any special needs of those in your household or who might stay with you.
- 2. REVIEW YOUR INSURANCE POLICY.** Ask for an insurance checkup to make sure you have enough homeowners insurance to repair or replace your dwelling. Update your insurer on any recent renovations. And remember, the real estate value is not the same as the cost to rebuild.
- 3. DETERMINE WHETHER YOU NEED SPECIAL COVERAGE.** Consider assets like your car, boat, RV or other expensive possessions that could be damaged during a storm and require unique insurance. You don't want to find out too late that you didn't have enough coverage.
- 4. CONSIDER FLOOD INSURANCE.** Remember, hurricane insurance is *not* flood insurance. Even homes in lower risk zones can experience flooding during a severe storm. Flood insurance is available through your insurance company, separate from your home insurance. Contact your agent or use the agent locator at [FloodSmart.gov](http://FloodSmart.gov) to learn more. But soon, as flood insurance requires a 30-day waiting period.
- 5. INVENTORY YOUR POSSESSIONS AND THEIR VALUE.** Create a list of your belongings and their corresponding value – this can be done by writing it down or simply taking pictures and videos with your phone. This helps during the claims process and provides proof of losses for tax or disaster aid.
- 6. UNDERSTAND YOUR HURRICANE DEDUCTIBLE.** Hope for the best but plan for the worst. Separate from the standard deductible on your homeowners coverage, there may be an additional amount to pay out-of-pocket before your insurer will cover *hurricane* damage. Have this amount in mind, so you are prepared with an emergency fund or through a home equity line.
- 7. KEEP DOCUMENTS SAFE.** Make copies of important documents – including your insurance policies – and note your hurricane deductibles. Include telephone numbers, especially if the power goes out. Keep these documents in waterproof packaging (and be sure to keep more than one copy of your home inventory) in a safe location.
- 8. STAY INFORMED.** Sign up to receive weather and emergency alerts through state and community information channels, including public safety updates via [AlertFlorida](http://AlertFlorida).
- 9. PREPARE YOUR HOME AND FAMILY.** Consider your home's vulnerabilities during high winds and flooding. Take steps to *prevent* damage by making repairs and strengthening your structure. Remove loose items and debris that could become hazardous during high winds. And gather supplies for your family and pets, including food, water and batteries.
- 10. AVOID UNSCRUPULOUS REPAIR VENDORS.** Beware. Promising free roofs or other quick repairs after a storm, some vendors may state that signing an “assignment of benefits” (AOB) is the only way to resolve an insurance claim without delay. However, this is *not required* for work to begin, and the AOB will actually transfer all rights under the insurance policy from the homeowner to the vendor, leaving you completely removed from your own claim process.

Visit [PIFF.net/Hurricanes](http://PIFF.net/Hurricanes) for more resources and links.