

Hurricane Season

Are You Prepared?

Protecting yourself, your family and your property might be the first thoughts you have when a hurricane warning is issued in your area, but it's just as important to protect your financial and insurance interests.

With that in mind, the Florida Department of Financial Services offers the following insurance and financial tips to help you before a hurricane strikes.

Insurance Tips

Buy Insurance Now

Insurance companies don't issue coverage when a hurricane nears Florida. Flood policies have a 30-day waiting period for any new policy not associated with a new home purchase.

Know Your Insurers

Write down your policy number, along with the names and numbers of your insurance agent, agency and company.

Know What Your Policy Covers

Be sure your policy covers the value of your home and its contents. If not, consider increasing the coverage. Also, remember that flood and wind damage are often covered in separate policies.

Safeguard Your Records

Store important insurance information and financial papers in a safe and accessible place.



STATE OF FLORIDA

Florida Department of Financial Services



Financial Tips

Withdraw Money

Financial institutions normally close for at least two days after a hurricane strikes. ATMs could be out of order even longer.

Credit and Cash

Have a credit card with an available balance of at least \$1,000. Keep receipts for cash purchases before and after a storm.

Keep Bill Payments Current

In order to maintain your payments after a disaster, be sure to have a record of all debts, including company names, account numbers, mailing addresses and any specific department the payments need to go to.

Pay Bills By Phone or Online

If you pay bills online or by phone, do it before a hurricane hits, even if the bills are not due. A hurricane could interrupt phone service, causing you to miss payments and face late fees.

Pay Bills by Mail

Send payments by mail at least two days before a hurricane strikes. The U.S. Postal Service will not pick up mail within 24 hours of a storm.

Confirm Payments

After a storm, contact those to whom you've mailed payments and confirm your accounts have been credited.

Finance Repairs

Use credit cards to finance minimal repairs. Keep receipts and document all transactions.

Florida Department of Financial Services
Toll-free Consumer Helpline:
1-877-MY-FL-CFO (1-877-693-5236)
T.D.D. Helpline: 1-800-640-0886
www.MyFloridaCFO.com