

YourFLVoice

Insight from Your Insurance Consumer Advocate



Hurricane Season is Upon Us!



Hurricane season is here! I hope that you were able to take advantage of the tax holiday for disaster supplies as you prepared for the season. As we experienced last year, the number and severity of storms and hurricanes are not 100% predictable. We must remain vigilant and prepared year-around. Here are a few tips on how to plan, prepare and protect yourself and your most valued assets.

PLAN

- Review your insurance coverage to ensure you are aware of what is covered on your home and how much is covered.
- Review your deductible amount. Typically, your hurricane deductible and deductible for all other types of damage differ. The hurricane deductible may be 2%, 5%, or even 10% of your coverage, which can be several thousands of dollars. Prepare for this expense in the event you have to file an insurance claim.
- As a policyholder, you have rights and responsibilities after filing a homeowners insurance claim. Read the **Homeowner Claims Bill of Rights** to ensure you understand your role in the claims process.

- Anywhere it rains, it can flood, especially resulting from a hurricane or tropical storm. Speak with your agent about flood insurance today. Review these **ICA flood insurance resources** to learn more.



PREPARE

- To better protect your home or business, take steps to decrease the risk of damage during a storm. This is called mitigation. Learn more about mitigation on the **Plan Prepare Protect Mitigation page**.
- A comprehensive home inventory helps make the insurance claims process easier. Inventory your household items; include receipts, pictures, videos, purchase dates and serial numbers. If you file an insurance claim, provide the inventory to your adjuster.



- When a storm threatens, take action to prepare your property for the potential impact. Many preparation steps are cost effective, quick and easy.
 - » Buy and install the materials you need to secure your property and minimize your losses.
 - » Cover your windows with shutters, siding or plywood.

- » Move vehicles into a garage or carport when possible.
- » Grills and/or patio furniture should be moved inside, if possible.

More preparation steps:

www.MyFloridaCFO.com/Division/ICA/PlanPrepareProtect/Prepare

PROTECT

- Ensure you understand all contracts you sign with contractors, Public Adjusters & other parties who could be involved in the insurance claims process. **Protect your rights as an insurance consumer.** [Review these helpful guides to learn more about the third parties.](#)
- If you have hurricane damage and need a contractor, be sure to work with a licensed, insured, legitimate contractor. Do not sign documents you have not read or do not understand. Visit [Demolish Contractor Fraud: Steps to Avoid Falling Victim](#) for more guidance.



- Following a storm, scammers run rampant. [Learn how to avoid post-disaster scams and frauds to protect you and your family.](#)

**While I am hopeful that hurricane season will be calm and quiet,
disaster preparedness is a necessity.**

Take time TODAY to prepare for an imminent disaster.

STAY SAFE!

PLAN PREPARE PROTECT

Are You Disaster Ready?

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