



Get a #HurricaneStrong Insurance Checkup



Are you in the dark about what your insurance policy will provide after a hurricane? For example, you may have coverage for food that spoils when the power fails even if your home isn't damaged. And that food spoilage coverage may be deductible-free.

Did you know that a special, separate policy is required to cover floods? Flood policies have a 30-day waiting period, and coverage limits may or may not provide enough to repair and rebuild your home after flood damage.

These are the kinds of questions you can answer during an annual insurance checkup to keep your policy current and keep you in the know before hurricanes strike.

Contact your home insurance company or agent and request a policy review. Ask these questions to make sure you have the right financial resources to rebuild, recover, and bounce back from a hurricane or any disaster.

Coverages – Know the Basics

1. What type of insurance policy do I have? Is it the right kind for me?
2. Is my home insured for actual cash value or replacement cost?
3. If my home is uninhabitable, will my policy provide temporary living expenses? What is the time limit?
4. What liability coverage limits should I choose?
5. Are my personal belongings covered? How is the limit established?
6. Do I need individual policies for high-value personal items? What are some examples?
7. How do I cover flood losses if they're not part of my homeowner's policy?

Deductibles and Claims

1. What is my deductible? What are my options?
2. How is a hurricane deductible different? How much savings should I have in reserve to meet my deductible?

3. What are my responsibilities to prevent further destruction if damage occurs?
4. What can I do to make processing my claim efficient?
5. What is the best way to document damage?

Discounts and Incentives

1. Does my community's building code affect my rates?
2. Are discounts available for crime and fire prevention, lightning protection, safety, water loss detection, or wind mitigation?
3. How can I save on flood insurance?
4. How can I qualify for policy discounts each year?

Check out [A Homeowner's Insurance Guide to Natural Disasters](#) to learn more about homeowner's insurance for hurricanes.