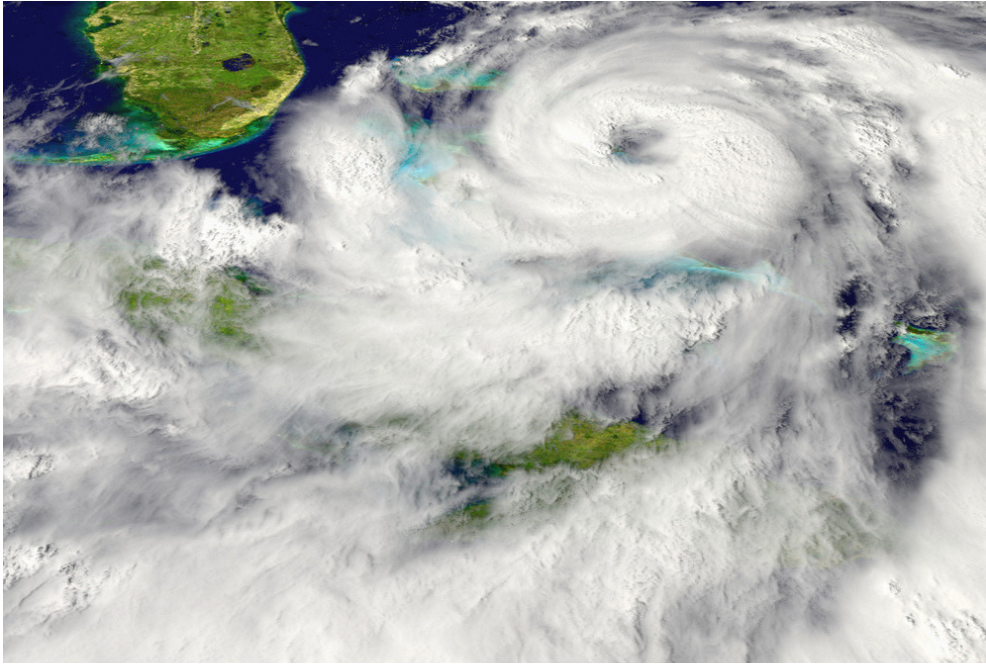




HURRICANE PREPAREDNESS GUIDE

Learn More at www.InsuranceResourcesLLC.com



BEFORE THE STORM

- Video all of your belongings
- Stock up on emergency supplies
- Fill cars and gas cans with gas
- Buy, size, and pre-cut plywood
- Cut trees back from home
- Buy a portable generator
- Stock up on medications for your family and pets
- Buy a solar phone charger
- Review your insurance including your coverage limits and deductibles
- Save insurance claims contact information on your phone

KEY SUPPLIES

- First aid kit
- Prescriptions
- Batteries
- Battery powered radio
- Flashlights
- Water and food for family & pets (1 gallon per person for at least 3 days)
- Can opener
- Cell phone chargers
- Basic tools
- Cash
- Sleeping bag or warm blankets
- Whistle
- Duct tape
- Matches in waterproof container
- Important family documents in waterproof container
- Paper and pens



AFTER THE STORM

- Only return when officials deem it safe
- Drive only if necessary
- Avoid drinking tap water
- Don't eat perishable food from the refrigerator if the power was out
- Wear protective shoes
- Avoid downed power lines
- Contact the utility company to report downed power lines and broken gas lines
- Take photos or videos of all damage
- Take reasonable measures to prevent further losses to property
- Don't use electronic devices exposed to water or fire
- Don't use generators indoors
- Clear debris around home
- Contact your insurance carrier to report all damage



UNDERSTANDING YOUR INSURANCE

Learn More at www.InsuranceResourcesLLC.com



KNOW YOUR HURRICANE DEDUCTIBLE

- Most insureds in the state of Florida have a percentage Hurricane deductible on their Homeowners policies.
- The percentage is typically either 2% or 5%.
- The deductible is based off of your home's replacement cost if you are a single family dwelling or your contents limit if you own a condo unit.
- That means the deductible increases as the dwelling limit gets higher.
- If you have a \$300k single family dwelling a 2% Hurricane deductible would be \$6,000 and a 5% Hurricane deductible would be \$15,000.
- If you have a \$500k single family dwelling a 2% Hurricane deductible would be \$10,000 and a 5% Hurricane deductible would be \$25,000.
- Your hurricane deductible is typically a calendar year deductible meaning it only applies once per calendar year so it's best to report all storm damage as soon as it occurs.
- Although a storm may hit as a Tropical Storm, your Hurricane deductible may still apply due to policy wording. According to most policies a hurricane occurrence ends 72 hours after the termination of the last hurricane watch or warning issued for any part of Florida by the National Hurricane Center of National Weather Service.

HELPFUL HINTS

- Flood is not covered by your Homeowners policy. Coverage is available through the NFIP and private markets. There may be a 30 day wait, so the time to buy coverage is now.
- Flood coverage is only available up to \$250k for your Dwelling and \$100k for your Contents through the NFIP. Excess Flood coverage to cover your total dwelling and contents loss may be available.
- Your dock and other structures (including gazebos, detached garages, and mother-in-law suites) are not covered for Flood coverage. Other structures may be separately insured.
- You may only be able to reduce your hurricane deductible at renewal.
- Raising your Hurricane deductible may save you premium now, but it will lead to extra out of pocket expenses if you have a hurricane related loss.
- Screened enclosures may not be covered by your insurance policy for hurricane loss. Ask your agent if you can endorse coverage and what would be covered.
- If you own a condo unit, we recommend purchasing the most loss assessment coverage available through your carrier. Associations typically assess their unit owners for damage that may not be covered under the association's policies.