



The #HurricaneStrong Insurance Checkup

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

Are you aware that a special, separate policy is required to cover flood? Did you know that flood policies have a 30-day waiting period? Will your coverage limits provide enough to repair and rebuild if your home is damaged?

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

Contact your company or agent today and ask for an insurance review. Use the questions below to be sure you cover all the bases. Once you do, you will be on your way to having the right financial resources to rebuild, recover, and bounce back from a hurricane, or any disaster at all.

Coverages – Know Your Basics

1. What type of insurance policy do I have? Is it the right form 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 it is 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 damage if damage occurs?
4. What can I do to make the process of my claim efficient?
5. What is the best way to document any potential damage?



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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, wind mitigation?
3. How can I save on flood insurance?
4. How can I make sure I qualify for policy discounts each year?

Learn more about insurance and mitigation by downloading [A Homeowners Insurance Guide to Natural Disasters](#) or emailing your question to info@flash.org.