

Peak Of Hurricane Season Is Here; Has Preparation For Storms Plateaued?

August 27, 2013

SHARE THIS

- [DOWNLOAD TO PDF](#)

SPONSORED BY

INSURANCE INFORMATION INSTITUTE Florida Press Office: (813) 480-6446, lynnem@iii.org
New York Press Office: (212) 346-5500, media@iii.org

Â

TAMPA, August 27, 2013 – Late August means the beginning of peak hurricane season. In fact, National Hurricane Center data from 100 years of tropical cyclones shows from now through late October as the most active time of year for hurricane activity. No storms are currently threatening the U.S. coastline, but if a hurricane was on its way, chances are many Floridians would be unprepared. It's what you do when the weather is calm that makes the biggest difference between storm survivors and storm victims, said the Insurance Information Institute.

Here are four tips to minimize your risk:

Â

Review Your Property Insurance Coverage Make sure you have sufficient coverage to rebuild your home and replace your possessions. If you have not talked to your insurance company within the past year, now is a good time to ask for a review. If you've made any major home improvements over the past year, you'll want to be sure that information is shared with your insurer for two reasons: First, some improvements may earn you a discount on your annual premium, such as fortifying a roof or installing window and door protection. Secondly, if your home was severely damaged by tropical storms, making the improvements known means that a claims payout reflects the upgrades.

Â

If you are a renter, your landlord's property insurance does not cover your personal belongings. Renters need to secure their own insurance coverage. With renters insurance, your possessions are covered against losses from fire or smoke, lightning, vandalism, theft, windstorm or water damage from bursting pipes – but not flood damage.

Â

Consider Flood Insurance Most homeowners and renters insurance policies do not cover flood damage. Flood insurance is available from the National Flood Insurance Program, and you can find information on your flood risk at www.FloodSmart.gov/. Flood risk changes from year to year, and floods can occur far from coastal areas. It doesn't take a major hurricane to bring heavy flooding, as many counties in the Florida Panhandle experienced flooding last month when nearly 20 inches of rainfall hit some areas.

Inventory Your Possessions Create a record of the personal belongings. The I.I.I. has software and mobile apps to make creating and updating a home inventory easy. These free tools give you secure online storage, and they allow you to access the information anywhere. If you have to file an insurance claim, having an inventory makes the process go smoothly because you will record purchase prices, dates, serial numbers and copy receipts.

Â

Know Your Evacuation Route If a storm threatens, are you in an area where you should stay put or one that should be evacuated? To find out, go to your county's website. Evacuation information is available there, along with a listing of area shelters. You'll want to know in advance which shelter to go to, especially if you have pets as not all shelters can accommodate animals.

Â

If a mandatory evacuation order is given and you choose not to heed it, local rescuers will not be able to help you until the storm threat is over. An evacuation order should not be ignored.

Â

Keep in mind that each of the most costly hurricanes to hit Florida occurred in the months of August, September or October. Hurricane Season 2013 is not over, and those who don't let their guard down will have no regrets about the time spent on preparedness.Â

Â

RELATED LINKS

Facts and Statistics: Florida Hurricanes & Insurance Fact File

Article: How and Why to Create a Home Inventory

Â

Â

The I.I.I. has a full library of educational videos on its You Tube Channel. Information about I.I.I. mobile apps can be found here.

Â

THE I.I.I. IS A NONPROFIT, COMMUNICATIONS ORGANIZATION SUPPORTED BY THE INSURANCE INDUSTRY.

Â

Insurance Information Institute, 4775 E. Fowler Avenue, Tampa, FL 33617, (813) 480-6446
www.insuringflorida.org; www.iii.org

Â

Â

Back to top