

NEWS & MEDIA



JUNE 2, 2025

Are You Ready for Hurricane Season?

Hurricane season began June 1. Now is the time for Fla. residents to put together an emergency kit, create an evacuation plan and take other steps to prepare.

TALLAHASSEE, Fla. — In observance of Hurricane Preparedness Week, the Florida Department of Financial Services (DFS) is sharing essential tips and resources to help Floridians strengthen their disaster plans as the 2025 hurricane season kicked off on June 1.

While storms are a regular part of Florida life, proactive planning can significantly reduce the impact and help you recover faster. Key steps such as assembling an emergency kit, creating an evacuation plan, and safeguarding your home can make all the difference.

By staying informed and taking timely precautions, Floridians can approach hurricane season with confidence and resilience, ensuring a smoother path back to normal after a storm.

Hurricane preparedness tips

Secure flood insurance: Standard homeowner's policies do not cover flood damage. If you live in a flood-prone area, contact your insurance agent to explore flood coverage options. Florida has over 30 private insurers offering flood insurance, and you may also qualify for the

federally backed National Flood Insurance Program (NFIP).

Review/update coverage: Your home and possessions may have gained value or improvements over the years. Review your insurance policy to ensure your coverage limits remain adequate for current replacement costs.

Add extra living expense coverage: Many homeowners' policies include additional living expenses that help cover costs if your home becomes uninhabitable, such as motel stays, dining, and storage, during repairs. Confirm these protections are in place.

Act before a storm approaches: Insurance providers typically do not accept new applications or changes once a hurricane is near. Since most flood policies take about 30 days to become effective, securing or updating coverage now is crucial before storm threats arise.

To learn more: The Department's Insurance Consumer Helpline 1-877-MY-FL-CFO (693-5236) is available Monday through Friday, from 8 a.m.-5 p.m. Call today to speak with an insurance specialist free of charge. For more hurricane preparedness tips and resources, go to PrepareFL.com (<https://myfloridacfo.com/Division/Consumers/storm/>) and check out Florida Realtors Hurricane Center webpage (<https://www.floridarealtors.org/tools-research/hurricane-resources>), which includes information about how to give to the Disaster Relief Fund (<https://www.floridarealtors.org/about/charities/disaster-relief-fund>).

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