

KNOW YOUR INSURANCE

One of the most important things you can do each year is review your homeowners insurance policy with your agent and make necessary updates. Understanding your coverage ahead of time can save you major stress if a storm hits.

Here are a few key things to look at:

- **Deductibles:** Know your hurricane and all-other-perils (AOP) deductibles. Are they too high for your comfort? In some cases, paying a bit more in annual premiums can reduce your out-of-pocket costs when you file a claim.
- **Coverage Limits:** Check your coverage limits — the maximum amount your insurer will pay for each type of damage — and make sure they're enough to protect your home and belongings.
- **Replacement vs. Actual Cash Value:** Are you covered for the full replacement cost of your home and personal items, or just their current market value?
- **Loss-of-Use Coverage:** If your home becomes uninhabitable, will your policy re-imburse you for temporary living expenses? Make sure this amount is realistic for your area.
- **Upgrades & Additions:** Have you made any home upgrades or bought new property like a golf cart or screened enclosure? Ensure they're included in your coverage. Certain roof improvements may even qualify you for a discount.

Don't wait until a storm is approaching. Once a hurricane watch or warning is issued, insurance companies typically freeze policy changes — and by then, it may be too late.

WHEN A STORM HITS

A Word About Flood Insurance

Flooding, sometimes called "rising water," is not covered under a standard homeowners insurance policy. It requires a separate flood insurance policy, which usually includes a 30-day waiting period before coverage begins.

Flood insurance is strongly recommended for all Florida homeowners, since flooding can happen anywhere in the state due to heavy rain, storm surge, or drainage problem, and not just during hurricane season.



HOME INVENTORY

Updating your home inventory each year can help you determine if changes to your homeowner's policy are needed. Additionally, having a detailed inventory list will help you obtain reimbursement in the event of a claim. Create a detailed list of your belongings, including the purchase date, price, brand, and serial numbers (if applicable). As you go room to room, we recommend making a video.

[click here to watch a video sample](#)

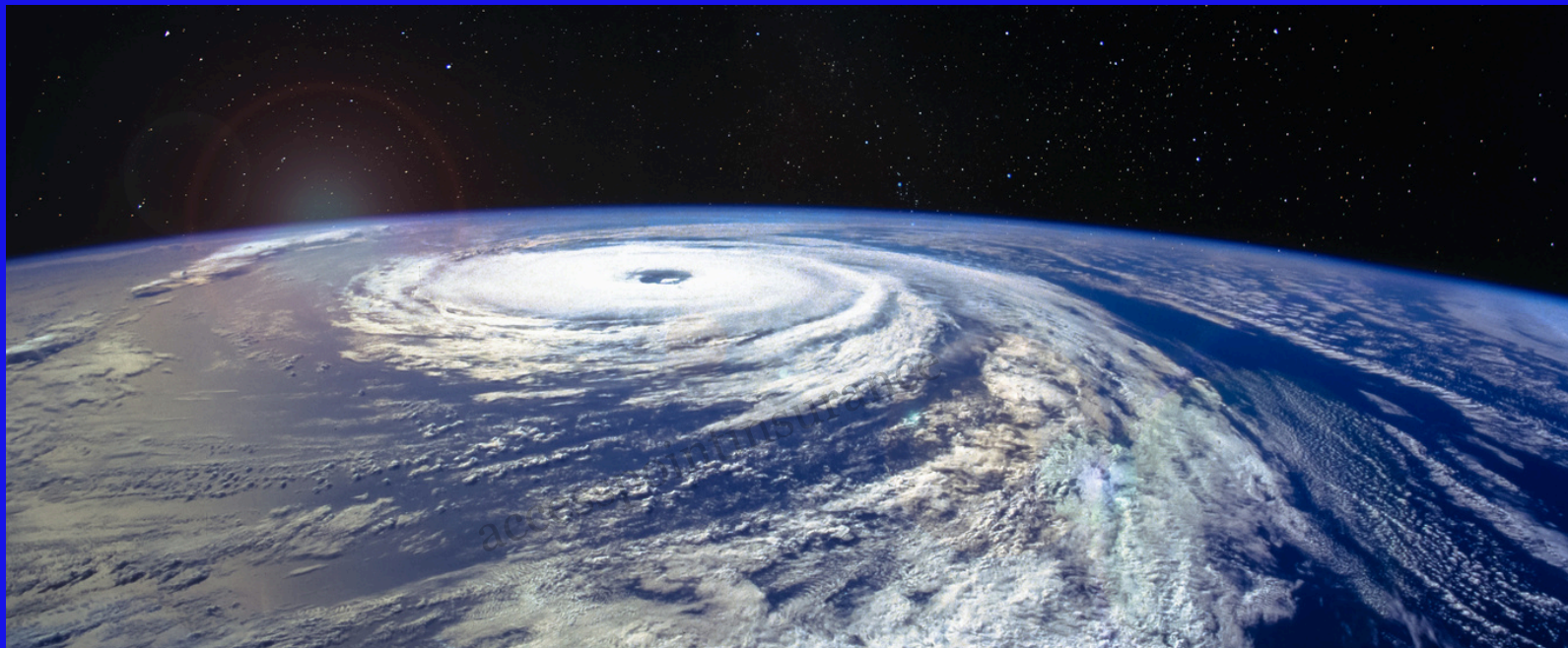


Be sure to include your policy information and claim instructions with your inventory. Registering your policy in your insurance company's online portal (usually accessible through their website) can also make the claims process much smoother in the aftermath of a storm.



TERMINOLOGY

Tropical Cyclone: A general term for a rotating storm system that forms over tropical waters and features a low-pressure center. In the Northern Hemisphere, tropical cyclones rotate counterclockwise. This category includes tropical depressions, tropical storms, and hurricanes.



Tropical Depression

The weakest stage in the tropical cyclone classification system
<39mph winds

Tropical Storm

At this stage of development, the cyclone strengthens and is officially given a name.

39-73 mph winds

HURRICANE CATEGORY

SAFFIR-SIMPSON SCALE



74-95mph

- Roof damage
- Large branches can break, and trees may fall.
- Possible damage to power lines



96-110mph

- Major roof damage
- Trees could snap or be pulled up by the roots
- Power loss across nearly all areas is likely



111-129mph

- Home structure damage
- Trees will be snapped or uprooted
- Power and water services may be out for several days or even weeks



130-156mph

- Major damage to the home's structure
- Trees will be snapped or uprooted
- Power outages will last weeks to months



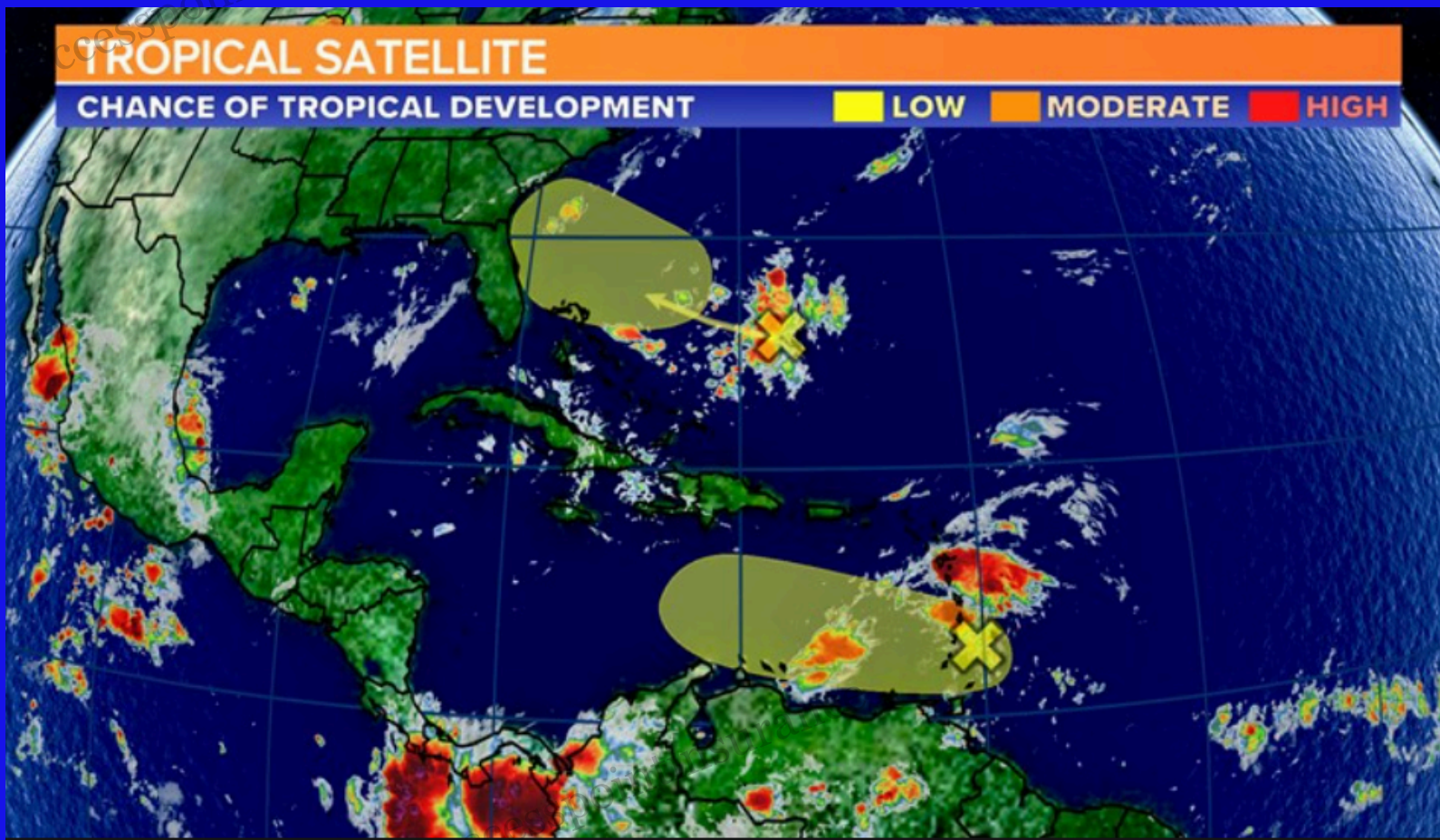
157+ mph

- Catastrophic damage to the home's structure
- Trees brought down by the storm may isolate homes
- Power outages will last weeks to months

The scale does not account for other hurricane impacts like storm surge, flooding, or tornadoes. Wind damage also varies based on building codes, their enforcement, structure age, and wind duration or direction.

Patterns of Hurricane Formation and Recurrence

The Atlantic Hurricane Season runs from June 1 to November 30, with Florida being the most frequently affected U.S. state. Most storms begin as tropical waves off Africa, and develop if ocean temperatures are 80°+ and upper-level winds are weak and eastward.



The National Hurricane Center (NHC), based in Miami, Florida, is responsible for issuing all watches, warnings, and advisories for landfalling tropical cyclones in the U.S., as well as for countries across the Caribbean and Atlantic Ocean, including Cuba and the Virgin Islands. For more information, visit www.nhc.noaa.gov. The most reliable way to receive these updates and other National Weather Service (NWS) alerts is through NOAA Weather Radio (NWR) broadcasts, which are transmitted from the NWS office in Key West, FL. Additional sources like TV, radio, and newspapers are also helpful for staying informed about tropical cyclone developments.

HURRICANE WATCH

**There is a potential for
hurricane conditions in this
area within 48 hours.**

VS

HURRICANE WARNING

**Expect hurricane conditions
in this area within the next
36 hours.**

What Watches and Warnings You May See

A HURRICANE WATCH means hurricane conditions are possible in the designated area. This watch is typically issued 48 hours before the expected arrival of tropical-storm-force winds. When a watch is issued, it's time to activate your family's disaster plan and begin early preparations—especially tasks that require extra time, such as securing boats or evacuating from barrier islands.

A HURRICANE WARNING means hurricane conditions are expected in the affected area. Warnings are usually issued 36 hours in advance of the anticipated tropical-storm-force winds. By this point, your family should be finalizing preparations and determining the safest place to stay during the storm.

Major Hurricane:

Hurricanes classified as Category 3, 4, or 5 are considered major hurricanes. However, it's important to remember that hurricanes of any category can produce life-threatening storm surge, flooding, and tornadoes.



Storm Surge:

Occurs when rising sea levels and strong winds push water onto areas that are normally dry.

Tornadoes:

Tornadoes can happen inside hurricanes, especially after landfall. They form when strong winds at different levels twist the air, creating a rotating column. Make sure to set your phone to alert you of any tornadoes nearby.

Should You Shelter in Place or Evacuate?



Are you in an Evacuation Zone?

Find out at www.floridadisaster.org/knowyourzone. Whether you plan to stay or evacuate, it's important to know at least two evacuation routes and be aware of the nearest shelter in case of an emergency.

Are you in a mobile/manufactured home?

Manufactured/mobile homes are highly vulnerable to hurricane winds due to their construction, and are always under mandatory evacuation orders during a hurricane regardless of their evacuation zone.

IF YOU'RE LEAVING

There are many reasons to evacuate, including if

- Local officials have issued an evacuation order, especially for homes and high-rise buildings along the coast.
- You live in a low-lying or flood-prone area.
- You have a safer, more secure place to stay where you'll feel more comfortable during the storm.
- You live in a manufactured/mobile home.



If you plan to leave town, do so as early as possible before the storm arrives. Take your go-bag and any essential items you may need. Before leaving, unplug major appliances to protect them from power surges—or better yet, switch off as much as possible at the breaker box. Also, turn off the water at the main shut-off valve to help prevent water damage in case pipes are damaged during the storm.

As the state of Florida can be difficult to drive out of, it is recommended that you evacuate "10s of Miles" instead of hundreds of miles. Evacuate inland, to a safe structure, and don't risk getting stuck on i-95 in a traffic jam or run out of gas.

IF YOU'RE STAYING

Choose a safe room in your home—ideally a windowless interior room, bathroom, or closet on the first floor. Keep key supplies there, including your go-bag and a smoke/carbon monoxide detector. If your home is damaged, shelter in the safe room and be ready to sleep there. Use a mattress as protection if the roof is compromised.

- Stay indoors and away from windows and doors.
- Brace exterior doors if needed, and close all interior doors, blinds, and curtains.
- If flooding is likely, move upstairs—but avoid windowless attics.
- Conserve phone battery.
- Do not use candles, matches, or generators during the storm—use battery-powered flashlights and fans in case of a gas leak.
- Turn off the stove and keep the burners clear.
- If power goes out, turn off the breakers to avoid damage from power surge once power is restored.
- Once power is out, keep the fridge and freezer closed.
- Keep doors and windows closed to prevent wind pressure that can damage windows and even the roof.



FLOODING HAZARDS

Flooding from hurricanes isn't limited to coastal areas. Even homes far inland can be affected by storm surge and excessive rainfall. When rain falls faster than the ground or drainage systems can handle, it can lead to dangerous flooding. This is especially true in cities, where pavement and buildings prevent water from being absorbed, increasing the chance of water buildup and over

Storm Surge

This is especially dangerous, as powerful winds push a wall of water onto previously dry land. The surge can slam into homes and buildings along the shore—and in severe cases, it can even sweep a house off its foundation.

FLASH FLOODING

Sudden, intense flooding can catch you off guard. Never walk or drive through flooded streets. According to the CDC, over half of flood-related drownings happen when vehicles enter floodwaters. Just 6 inches of moving water can cause you to lose control of your car, and 12 inches can sweep it away.



Floodwater can conceal dangerous hazards, including:

- Downed power lines
- Sharp objects
- Debris and sewage
- Harmful bacteria
- Snakes and other wildlife
- Unexpected drops or holes

STORM RECOVERY

After a hurricane, restoring your safety and security is crucial. The following guidelines are designed to help Florida homeowners navigate this challenging time safely and effectively.



GENERATOR SAFETY

The greatest dangers of using gasoline-powered portable generators are carbon monoxide (CO) poisoning, electrocution, and house fires.

- Use the generator only outdoors.
- Keep it 20 to 30 feet away from the home while running.
- Ensure working carbon monoxide detectors are installed inside the house.
- Never operate the generator or handle it when wet.
- Keep it away from open windows.
- Do not refuel the generator while it's running.

Never plug a portable generator directly into a home electrical outlet without a professionally installed transfer switch. Backfeeding electricity can cause fatal injuries to you or utility workers.

Extra Tips for Staying Safe After a Storm:

- Only eat food that is confirmed safe; discard anything questionable.
- Always boil, purify, or filter your tap water before drinking.
- Clean your hands thoroughly with soap and water or sanitizer after contact with floodwater.
- Protect any cuts or scrapes by cleaning and covering them to avoid infection.
- When outdoors, apply insect repellent containing DEET and wear protective clothing like long sleeves, pants, and closed shoes.
- Avoid walking or driving through flooded areas.
- Be careful around animals, as both wildlife and pets may act aggressively after a storm.

What to Know About Food Safety When the Power Goes Out



- Never taste food to check if it's safe.
- Check internal temperature with a digital thermometer
- Dispose of any perishable items held above 40°F for more than 2 hours.

UNSURE? OUT IT GOES.



Eat and Drink Safely

- Discard any food that may have touched flood or storm water—contaminated food can make you sick even if it looks or smells fine. Also throw out perishable items that weren't properly refrigerated due to power outages, or have unusual odor, color, or texture. When in doubt, throw it out.
- Follow local guidance about water safety. Don't use contaminated water for drinking, cooking, brushing teeth, washing hands, making ice or baby formula, or cleaning food and dishes.
- Use bottled, boiled, or properly treated water for safe consumption and hygiene. Check with your local or state health department for instructions specific to your area.

Emergency Support Registry for Special Needs

The Florida Department of Health, in partnership with county health departments and local emergency management agencies, has created a registry for individuals with special needs. This registry allows residents to sign up with their local emergency management agency to request assistance during disasters. The statewide system helps first responders access important information in advance, improving preparedness and response during emergencies.

Residents with Medical Needs



You should register for assistance if you:


- Rely on electricity to power medical equipment
- Require transportation to evacuate because of a medical condition
- Need help obtaining medication during a disaster

<https://www.floridadisaster.org/snr>

Sharing detailed information helps emergency management officials better prepare for future disasters. You will receive periodic emails to confirm your details and update them if needed.

Take Care of Your Mental Health

Experiencing intense emotions during and after a hurricane is common. Managing these feelings and seeking help when necessary supports recovery for you, your loved ones, and your community.

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- Reach out to loved ones and members of your community
 - Look after yourself and those around you, and know when to ask for help.

Take Care of Your Physical Health

During a hurricane, storm-force winds and dangerous conditions can prevent emergency responders from reaching you right away. Plan ahead by making sure you have a well-stocked first aid kit easily accessible, and know how to use it. Include bandages, antiseptic, pain relievers, and any necessary prescription medications. In a storm, even minor injuries can become serious if help is delayed—being prepared can make all the difference.



Evaluating the Damage

Once it's safe, inspect your home inside and out for damage. Document the damage by taking photos and making a detailed list. Separate and secure damaged items for the claims adjuster to review.

To avoid further damage, board up any broken windows or doors. If water damage occurred, thoroughly clean and disinfect wet areas to prevent mold. Using fans and dehumidifiers can help dry out your home. Always wear protective gear like gloves, eye protection, and closed-toe shoes while cleaning. Keep receipts for any temporary repairs you make.

Remember to pace yourself—overexertion can lead to serious health issues, and emergency help may not be readily available.

Report downed power lines to Florida Power & Light at 800-468-8243 (1-800-4-OUTAGE).

Report dead animals to your local animal control office.



FRAUD & PRICE GOUGING

After a disaster strikes, some unlicensed or uninsured contractors may try to take advantage of homeowners dealing with damage. Don't fall for their sales pitch—you could be left with incomplete, poor-quality work or no work at all, and no legal protection to recover your losses.

Sometimes contractors will do a job on one home just to gain your trust—then disappear with your money.

Before hiring anyone, verify their license status at www.myfloridalicense.com

To report contractor fraud, contact the Florida Department of Business and Professional Regulation at 850-487-1395.

Safe Cleanup Tips

Cleaning up after a hurricane, especially the “muck and gut” phase, is the first step in rebuilding after flood damage. This process involves removing ruined items and preparing the home for mold treatment. Because it poses health risks, it's essential to take precautions to avoid injury or illness. This guide offers step-by-step instructions on safely mucking and gutting your home and protecting yourself during the process.



Indoor Debris Cleanup

Place construction and demolition debris in distinct piles along the roadside.



Mucking Out

Remove mud, muck & silt deposits & then hose the structure out



Gutting of Flooding Structures

Remove damaged drywall, cabinets, and carpet as needed based on damage.



Clean & Sanitize

Remove mold/mildew and use box fans to dry the structure.



Reinstall & Replace

Rebuild with new wood, drywall, and fixtures.

For insurance reasons, take photos or and videos prior to clean up.



Watch Out for Common Contractor Scams After a Disaster

Scammers often target homeowners after a storm or emergency. Stay alert and avoid anyone who:

- Shows up uninvited or calls out of the blue
- Claims they can lower the price because they have leftover materials
- Offers free inspections or limited-time deals
- Demands upfront payment or cash-only transactions
- Promises “no-cost” repairs if you sign over your insurance benefits
- Says they'll waive or refund your deductible
- Provides an inflated damage estimate
- Pushes to start work immediately, before your insurance company is involved
- Tells you permits aren't needed

⚠ Important Note:

Policies issued before January 1, 2023, allowed you to assign your insurance benefits to contractors. This led to a spike in fraud across Florida and was officially banned in December 2022.



\$ Price Gouging is Illegal During Emergencies

Charging extremely high prices for essentials during a declared emergency is a crime.

Essentials include:

- | | |
|---------|-----------------------|
| • Food | • Gasoline |
| • Water | • Lumber |
| • Ice | • Hotel/housing rates |

Note: Nonessentials like alcohol and cigarettes are not included.

To report price gouging, contact the Florida Attorney General's Hotline at 866-966-7226.

Disaster Resources & Support



FEMA – Federal Emergency Management Agency

■ 800-621-3362

🌐 www.fema.gov

National Flood Insurance Program (NFIP)

■ 888-379-9531

🌐 www.fema.gov/flood-insurance

Florida Department of Financial Services

- 📞 Disaster Preparedness Info:
- myfloridacfo.com/Division/Consumers/storm
- 📞 Insurance Consumer Hotline:
- 877-693-5236

Florida Division of Emergency Management

■ 850-815-4000

🌐 www.floridadisaster.org

Florida State Assistance Information Line (SAIL)

📞 800-342-3557

American Red Cross – Get Help

🌐 www.redcross.org/get-help.html

EVACUATION ZONES/ROUTES

Find out if you're in an evacuation zone:


www.floridadisaster.org/knowyourzone/

Evacuation routes near you:

<https://www.floridadisaster.org/planprepare/disaster-preparedness-maps>

FOOD SAFETY

Poison Control Center (Available 24/7)

 800-222-1222

 www.poison.org

Animal Poison Control (Available 24/7)

 888-426-4435

 <http://bit.ly/471EpAp>

USDA Meat & Poultry Hotline

 888-674-6854

 www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/usda-meat-and-poultry-hotline



Report Fraud & Price Gouging

Insurance Fraud

Florida Department of Financial Services – Investigative & Forensic Services

 800-378-0445

 <https://first.fldfs.com/>

Price Gouging

Florida Attorney General's Office

 866-966-7226

 www.myfloridalegal.com

🚧 Road Closures & Traffic Updates

Florida 511 – Real-Time Traffic Info

🌐 www.fl511.com

Florida Highway Patrol – Live Traffic Feed

🌐 <https://trafficincidents.flhsmv.gov/SmartWebClient/CadView.aspx>

🏠 Emergency Shelter Information

Find Open Shelters Near You:

🌐 www.floridadisaster.org/shelter-status

🌐 [Red cross](#)

⚡ Utility Outages & Power Line Hazards

Florida Power & Light (FPL)

☎ Report outages or downed power lines: 800-468-8243



🔧 Verify a Contractor's License & Insurance

License Verification

Florida Department of Business and Professional Regulation

☎ 850-487-1395

🌐 www.myfloridalicense.com

Workers' Compensation Coverage

Florida Department of Financial Services – Division of Workers' Compensation

Ensure contractors have proper liability and workers' comp coverage to protect you in case of injury during work on your property.

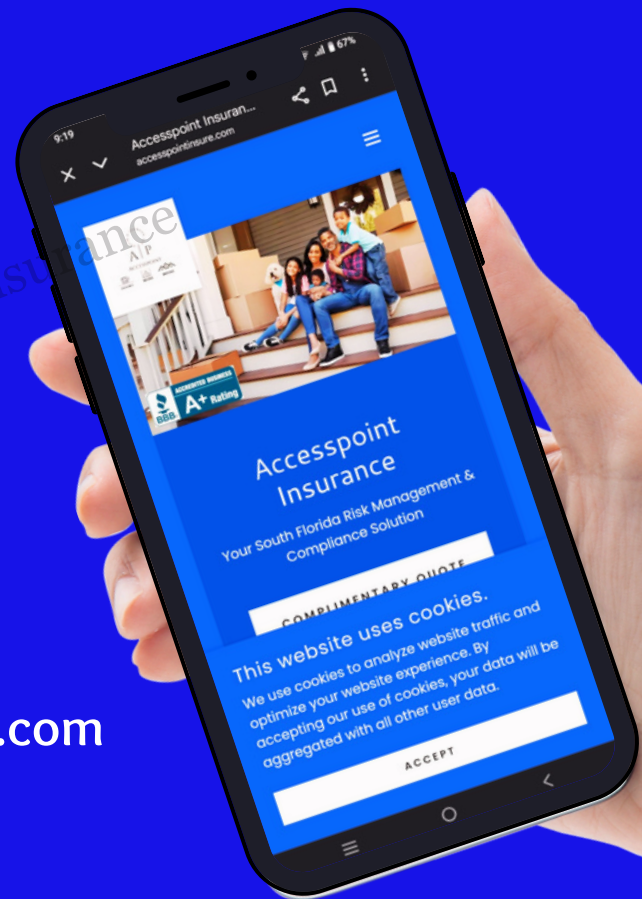
☎ 850-413-1609

🌐 <https://myfloridacfo.com/division/wc>

accesspointinsurance



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