



HURRICANE PREPAREDNESS GUIDE

Hurricane Season
June 1 - November 30



INTRODUCTION

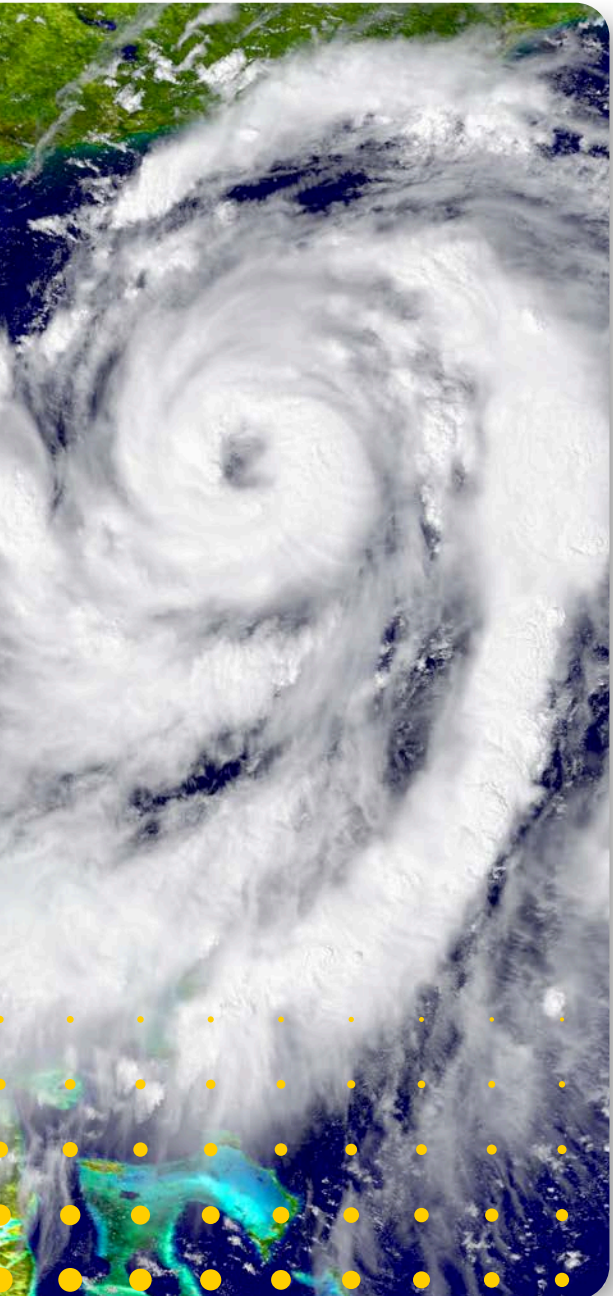
WELCOME TO OUR HURRICANE GUIDE!

In the face of chaos, we stand strong as your shield against the storm. As one of the largest, financially stable, Florida-based homeowners insurance providers, we don't just offer coverage – we're also here to empower you with knowledge. Consider this guide your resource and roadmap to getting ready for the next storm. From preparation to recovery, we're with you every step of the way. Let's weather this hurricane season together.

Stay safe and stay prepared,



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STORM PREPARATION

At Edison Insurance Company, we're no stranger to the challenges associated with preparing for a coming storm. It's why we've collected all the essential guidelines you need, in one convenient place, so once the winds begin to howl, you're not just prepared – you're hurricane-proofed.

CHECKLISTS

To be ready for a hurricane means being prepared to be without electricity, water, gas, internet, and cellphone service for at least a week – as well as ready to leave everything behind, if necessary. Using a well-organized checklist can ensure you don't forget important items. When fear begins to rise as a storm approaches, these lists can bring a moment of focused clarity to your storm preparation.



FOOD & WATER

- ☐ Bottled water – 1 gallon per person, for 5-7 days
- ☐ Water purification tablets or filtration device, such as LifeStraw
- ☐ Canned or shelf-stable foods
- ☐ Manual can opener
- ☐ Disposable plates, bowls, cups, utensils
- ☐ Grilling cookware, such as a pot or skillet
- ☐ Grilling utensils+, such as tongs, ladle, potholders
- ☐ Propane/charcoal for the grill
- ☐ Lighter, matches
- ☐ Foil, paper towels/napkins
- ☐ Dry ice (25 lb. will keep the freezer cold for 3-4 days)

CLOTHING

- ☐ Rain gear
- ☐ Change of clothes
- ☐ Sneakers or other sturdy, closed-toe shoes

MISCELLANEOUS

- ☐ Cash
- ☐ Credit cards
- ☐ Games – books – toys

COMMUNICATION & ELECTRONICS

- ☐ Cellphones, chargers, and cords
- ☐ Radio (battery, solar, or hand-crank)
- ☐ Extra batteries – all shapes & sizes
- ☐ Flashlights or headlamps
- ☐ Fans (battery-operated)
- ☐ Whistle

IMPORTANT DOCUMENTS

- ☐ Driver's license/vehicle registration
- ☐ Health insurance cards
- ☐ Social Security cards
- ☐ Passports
- ☐ Birth, marriage certificates, wills
- ☐ Home inventory
- ☐ Insurance policies (home, car, life)
- ☐ Titles/deeds to home, car, etc.
- ☐ Bank account information, with contact phone #s
- ☐ Your family's disaster plan

MEDICAL SUPPLIES

- ☐ Medications (prescription & over-the-counter)
- ☐ First-aid kit
- ☐ Insect repellent
- ☐ Sunscreen
- ☐ Hearing aids/batteries
- ☐ Glasses
- ☐ Mobility aids, such as canes, walkers, etc.

PERSONAL HYGIENE

- ☐ Toothbrush, toothpaste
- ☐ Toilet paper/wipes
- ☐ Soap, hand sanitizer
- ☐ Deodorant
- ☐ Shampoo/conditioner
- ☐ Feminine hygiene products
- ☐ Diapers
- ☐ Trash bags, zip-lock plastic bags

PETS

- ☐ Food & water dishes
- ☐ Pet food
- ☐ Medications
- ☐ Kitty litter or pee pads
- ☐ Pet carriers
- ☐ Leash/harness
- ☐ Bedding
- ☐ Toys

TOOLS

- ☐ Buckets and towels
- ☐ Duct tape
- ☐ Scissors, pocketknife, axe/hatchet
- ☐ Gloves, goggles, mask
- ☐ Tarps
- ☐ Hammer and nails
- ☐ Rope and bungee cords
- ☐ Outdoor extension cords
- ☐ Ladder

A 10x10 grid of dots. The dots are arranged in 10 rows and 10 columns. A 3x3 square of dots in the center is highlighted in yellow. The highlighted dots are at positions (row, column) where row is 4, 5, or 6 and column is 4, 5, or 6. All other dots are white.

plies kept in your home.
so you can easily grab it
try.

- ☐ Maps and directions for evacuation routes / nearby shelters
- ☐ Your family's disaster plan, home inventory, and other important documents in a waterproof bag
- ☐ Spare keys to your home, car, shed, safe
- ☐ Bottled water, protein & snack bars
- ☐ Cellphone charger & cord
- ☐ Flashlight and batteries
- ☐ Water purification tablets or filtration device
- ☐ Whistle
- ☐ Medications
- ☐ Insect repellent, sunscreen
- ☐ Glasses
- ☐ Cash, credit cards
- ☐ Toilet wipes, toothbrush/paste, and other needed hygiene items
- ☐ Hand sanitizer

TIP #1

Are you ready to be without power, water, gas, internet, and cell service for a week or more?

TIP #1

Are you ready to be without power, water, gas, internet, and cell service for a week or more?



PREPARING YOUR HOME

Many Florida homeowners prefer to ride out a hurricane in their home, or with friends. Whether you're staying put or plan to evacuate, there are steps you can take to fortify your home against the elements.

PROTECT YOUR WINDOWS & DOORS

You have options when it comes to reinforcing some of the most vulnerable areas of your home: your windows and doors, including garage doors. Your best bets include:

- Permanent shutters you roll up/down or fold open/close, accordion-style
- Panels you put up and take down for each storm
- Impact-resistant doors and windows

Shutters and panels are typically made of aluminum or steel. An alternative is a resin- or Kevlar-coated "hurricane fabric." Plywood is also better than nothing – but it's nowhere near as protective as the above choices.

Putting tape on your windows does nothing helpful and may make the situation worse by causing glass to break into bigger, more dangerous shards.



A Word About Installing Storm Panels

Many people opt to use panels, which are one of the more affordable options. It's extremely important to take your time and use great care when installing these panels because, if you get injured, you may not be able to access needed health care. Always wear thick, protective gloves and use the right tools.

Panels are often secured using wing nuts, so having a wing-nut driver (which attaches to an electric drill or screwdriver) will make the job faster and easier. If screws are required, make certain to have plenty on hand before the season starts.



IS YOUR VEHICLE SECURE?

Now's the time to decide where to park or store your vehicle. Inside a garage is best. Otherwise, make sure it's parked away from trees and power lines or areas prone to flooding. Gas up ahead of time – you may need to use your vehicle to evacuate the area.

OUTSIDE THE HOME

During hurricane season, keep your trees trimmed (choose a "hurricane cut" if using a trimming service) and gutters cleared. Your goal in the days/hours before a storm arrives is to ensure any debris or loose objects outside are removed or secured so they don't become dangerous airborne projectiles and excess rainfall can properly drain away from your home. Bring what you can inside and secure the rest.

- ☐ Trash Cans
- ☐ Flagpoles
- ☐ Potted Plants
- ☐ Grill
- ☐ Lawn Equipment
- ☐ Outdoor Furniture
- ☐ Patio Umbrella
- ☐ Sports Equipment



Don't empty your pool prior to a hurricane; water in the pool helps prevent cracking should heavy rain saturate and swell the ground around it. Instead, drain just 1-2 feet of water to accommodate heavy rainfall. Consider adding chlorine to help prevent bacteria build-up. Turn off the pump and motor and tightly cover them with plastic to protect against water damage.

LAST-MINUTE TASKS

- **Alarms.** If you haven't already done so, install battery-operated carbon monoxide alarms and smoke detectors in several places throughout the home.
- **Water.** Fill the bathtub and jugs with tap water for washing, bathing, and toilet flushing. Make ice. Note: water frozen in gallon-sized zip-lock baggies or similarly sized containers will last longer than ice cubes.
- **Food Safety.** Turn your refrigerator and freezer to the coldest settings. Even without power, food in your refrigerator should remain cold for 4 hours – as long as the door is not opened. Freezer contents will last longer and should be safe to refreeze/cook as long as the freezer temperature remains below 40 degrees. Dry ice stored in the freezer may keep items frozen for days.
- **Electronics & Valuables.** Charge all cellphones and essential electronics. Airplane mode allows the fastest charging (but don't forget to take it off airplane mode after charging so you'll receive any emergency alerts you've signed up for). Unplug nonessential appliances so they're not harmed by a power surge when power is restored. Move valuables away from the doors and windows, in case water seeps in.

PREPARING YOUR BUSINESS

If you're responsible for a business in Florida, you'll want to dust off your **business continuity plan** to review the strategies you've already identified for dealing with a disruptive event, such as a hurricane. This includes remote work protocols and how/when you will communicate with employees.

Be sure you have an updated list of emergency contact info for all employees. Back up important business data and store it off-site. Update your **business property inventory**, including any new equipment and other property, along with taking photos/videos of everything. This will make the claims process faster and easier, should you need to report storm damage to your insurance company.



Finally, unplug computers and other valuable electronics so they're not damaged by a power surge. Cover them with a tarp or plastic and store them off the ground to protect against potential water damage. And make sure you allow employees a reasonable amount of time to prepare their homes.

TIP #2

Complacency kills. Even if you've been lucky in the past, it's important to remain vigilant & be prepared.

CREATE A DISASTER PLAN

Your family emergency plan doesn't have to be overly formal or extensive. At a minimum, it should include:

- Vital information for each household member (contact info; medications; DOB; SSN)
- Phone number for an out-of-area friend or loved one
- Agreed-upon plan of action in case of emergency
- Meeting locations, should you become separated
- Evacuation routes and nearby shelters
- Who is responsible for which parts of the plan

An electronic version of the plan could be shared with all household members, so everyone has access to it from their phones. If you have children, you may want to add a whistle and laminated contact-info card to a lanyard for each child to wear.

Don't know where to start? The Red Cross has disaster plan templates you can use, in [English](#) and [Spanish](#).

Click Here for
Disaster Plan Template

TIP #3

Be careful during your storm prep – it may be difficult to access professional medical care.



KNOW YOUR INSURANCE

One of the most important things you can do each year is to review your homeowners insurance policy with your Edison Insurance Company agent and make any adjustments necessary. Key to know before hurricane season are your coverage limits (payout caps for each type of coverage) and deductibles (how much you will be responsible to pay). Be sure to talk to your agent about:

- **Hurricane and all-other-perils (AOP) deductibles:** Are they too high? Increasing your annual premium may lower your deductibles to a more manageable amount.
- **Replacement value vs. actual cost value:** Do you have adequate coverage for your home and personal property, should you need to rebuild or start over?
- **Loss-of-use coverage:** Is it enough, if you need to live elsewhere while your home is repaired?
- **Home/roof upgrades, new property:** Make sure any upgrades or new purchases, such as a new screen enclosure or a golf cart are covered. Certain roof features may qualify you for a discount.

Don't wait until a hurricane is on the horizon! Once a watch or warning is issued, **no policy changes can be made.**

A Word About Flood Insurance

Also known as "rising waters," flooding is NOT covered in the standard homeowners insurance policy. Flood insurance is available separately, typically after a 30-day wait. It is often recommended for all Florida homeowners because heavy rainfall or drainage problems can cause flooding throughout the state, any time of year.





HOME INVENTORY

You'll know if changes to your homeowner's policy are needed when you update your home inventory each year. Once you have a list of your property, along with the date purchased, price, brand, serial # (if appropriate), then you can simply take photos and video of everything as you go from room to room in your home. Include your policy information and how to make a claim on the inventory form. Also, by registering your policy with us in [our online portal](#) (accessed via our website), it'll be so much easier to make a claim, post-storm.

Don't know where to start?

Microsoft has a free home inventory template you can use and customize.

[Click Here for
Home Inventory Template](#)

EDI Home Inventory Video
https://youtu.be/lrK_deKCWzc?si=OMlRf0qkuH64QZtd



WHEN A STORM HITS

After your storm preparation is done, there are still things you should remain vigilant about as the hurricane begins to pass through your area.

HURRICANE TERMINOLOGY

- **Tropical Cyclone:** A generic term describing a rotating storm system with a low-pressure center, originating over tropical waters. In the Northern Hemisphere, they spin counterclockwise. Tropical depressions, tropical storms, and hurricanes are all different types of tropical cyclones.

- **Tropical Depression:** The weakest type of tropical cyclone.

<39 mph winds

- **Tropical Storm:** At this stage of development, the cyclone is becoming more intense and is given a name.

39-73 mph winds

- **Hurricane:** A tropical cyclone categorized by its maximum sustained wind speed and expected impact:

- **Category 1** – Some damage expected

74-95 mph winds

- **Category 2** – Moderate damage (extensive along the coast) will occur

96-110 mph winds

- **Category 3** – Devastating damage, with high risk of injury/death

111-129 mph winds

- **Category 4** – Catastrophic damage, even to well-constructed homes

130-156 mph winds

- **Category 5** – Rare, powerful, and immensely destructive

157+ mph winds

TIP #4

No matter the category, all hurricanes can be deadly, with life-threatening storm surges, flooding, and tornadoes.

- **Major Hurricane:** A Category 3, 4, or 5 hurricane is considered a major hurricane. It's important to note all hurricane categories may cause life-threatening storm surges, flooding, and tornadoes.
- **Storm Surge:** When the sea level rises and strong winds push water onto formerly dry land.
- **Watch:** Conditions are possible and may impact a designed area **within 48 hours.**
- **Warning:** Conditions are expected to impact a designated area **within 36 hours.**



SHELTER-IN-PLACE OR EVACUATE?

Are you in an evacuation zone? Find out at www.floridadisaster.org/knowyourzone. In addition, whether you're planning to stay put or evacuate, you should be familiar with at least **two evacuation routes** available to you, as well as **a nearby shelter** in case of emergency.

IF YOU'RE LEAVING

There are many reasons to evacuate, including if:

- Local officials order evacuation – such as for homes and high-rise buildings along the coast
- You live in a low-lying flood area
- You have someplace to stay, in a more secure location, where you will feel safer

If leaving town, do so as far in advance of a storm as possible. Take your go-bag and other items you may need.

Before leaving home, be sure to unplug major appliances so they're not harmed in a power surge – better yet, turn off as much as you can at the breaker box – and turn off water at the shut-off valve to avoid water damage should pipes in or around your home become damaged in the storm.

TIP #5

Locate open shelters and evacuation routes near you:

- [Shelters Near Me](#)
- [Evacuation Routes Near Me](#)



IF YOU'RE STAYING

Designate a safe room in your home. This is usually an interior windowless room, bathroom, or closet on the first floor. Keep some supplies (including a smoke/carbon monoxide detector) in your go-bag. If your home becomes compromised, take shelter in your safe room and be prepared to sleep there if you must. A mattress can be used as a barrier if the roof is damaged or torn off.

In addition:

- Stay indoors and away from windows and doors
- Brace exterior doors, if necessary
- Close all interior doors, blinds, and curtains
- Go upstairs if flooding is imminent, but not into a windowless attic
- Conserve cellphone power
- Don't use candles, matches or a generator during the storm – use only battery-operated flashlights and fans instead, in case there is a gas leak
- Turn off the stove and don't keep anything on top of the burners
- Once the power goes out, try not to open the refrigerator or freezer
- Don't crack open any doors or windows – wind entering the home may seek an exit, possibly breaking other windows

Note: Homes are not airtight; yours won't explode from pressure when all the doors and windows are shut during a hurricane, no matter how intense the winds.



FLOODING HAZARDS

You don't have to live along the Florida coast to experience flooding during or after a hurricane. Storm surges may impact homes miles inland – and heavy rain can quickly overwhelm drainage systems, already-saturated ground, and cause lakes and rivers to overflow their banks. In urban areas, buildings, roadways, and concrete parking lots don't allow excess rainwater to soak into the ground, increasing the flooding risk.

Storm surge – This is particularly dangerous because the storm's high winds push a wall of water onto formerly dry land, which is then pushed against property and structures along the shore. A storm surge can push a house off its foundation.



Flash flooding – Anytime flooding is sudden and intense, it can catch you off guard. Never walk or drive through flooded streets. More than half of all flood-related drownings occur when a vehicle is driven into floodwaters, according to the CDC. Just 6" of moving water can cause you to lose control of your vehicle – and 12" will sweep your car away.

Floodwater can also hide potentially deadly hazards, such as:

- Downed power lines
- Debris & sewage
- Snakes, wildlife
- Sharp objects
- Bacteria
- Unexpected dips

TUNE IN TO THE NEWS!

Get out your battery-operated or hand-crank radio. Tune in to weather news and pay attention to any emergency alerts issued for your area.

- **Wireless Emergency Alerts** are sent by governmental authorities to your cellphone. Just go to Settings – Notifications on your iPhone, then scroll down to the alerts. Go to Settings – Wireless Emergency Alerts on Android phones to turn this feature on and off as needed.
- **NOAA Weather Radio** operates 24/7. You can get programming help here: www.weather.gov/mob/nwr
- **Sign up for local alerts** through Alert Florida by searching for your county/city at www.floridadisaster.org/alertflorida/
- **Download apps** to your phone with local alert functionality, like the apps for FEMA, the Red Cross, and The Weather Channel. Also, the FPL app and Florida Attorney General's No Scam app can make reporting outages, downed power lines, and instances of price gouging a breeze. And apps like Red Panic Button, when triggered, will send a text and email with your GPS location to all your emergency contacts.

Click the icons below to view and download the apps:



TIP #6

When a WATCH becomes a WARNING, you've got about 1 day (or less) before it's time to take cover inside.



STORM RECOVERY

In the aftermath of a hurricane, restoring your safety and security is key. The following guidelines are intended to help Florida homeowners navigate this time safely and effectively.

SAFETY MYTHS VS. FACTS

The most important thing to remember about post-storm clean up and recovery? Most hurricane-related deaths and injuries occur during this time. So, whatever you're doing, prioritize safety.

Myth 1: Since the storm has passed, it's time to go exploring outside!

Fact: Stay indoors until you get confirmation the storm has cleared your area. When you do venture out, be especially wary of standing water, damaged/unstable structures, downed power lines, broken glass, and debris.

Myth 2: The power's out, so now we're keeping a lit candle in every room.

Fact: Before you light anything, make sure no gas lines were damaged in the storm. If you smell gas, leave the house immediately and notify authorities. Keep candles away from flammable items and have a fire extinguisher nearby. Flashlights and battery-operated lanterns are always the safer option.

Myth 3: We still have tap water! It's safe to drink, right?

Fact: Storm surges, flooding, and loss of pressure in water supply systems can introduce bacteria, viruses, and toxic chemicals from soil and sewage into the public water supply. You should assume there is a boil water notice in effect until you hear differently.

Myth 4: The flooding around my home should recede as soon as the storm has passed.

Fact: How long flooding remains after a hurricane depends on numerous factors, including the amount of flooding, how well drainage systems are operating, and whether you're surrounded by a lot of concrete pavement or a more porous, natural landscape. Flooding may remain for days or even weeks after a storm.

Myth 5: Our generator is safe to use on the patio.

Fact: Not so fast. When gas-powered generators – or gas/charcoal grills – are used in poorly ventilated spaces, they can kill you in mere minutes. Don't use any fuel-burning devices in a garage, basement, crawl space, or any enclosed space.

GENERATOR SAFETY

The biggest risks when using gasoline-powered portable generators are carbon monoxide (CO) poisoning, electrocution, and a house fire.

- Only use outdoors
- When in use, keep it 20'-30' from the home
- Keep working carbon monoxide detectors in the house
- Don't use if the generator or operator (you) are wet
- Don't use near open windows
- Don't refuel while it's running

NEVER connect a portable generator directly into an electrical outlet in your home (without a professionally installed transfer switch). The electricity backfeed could kill you or a utility pole worker.

ADDITIONAL POST-STORM SAFETY TIPS

- Consume only safe, unspoiled food – if in doubt, throw it out!
- Boil, disinfect, or filter tap water.
- Use hand sanitizer (or soap & water) after you've been in floodwater.
- Treat and cover small wounds to prevent infection.
- Use bug spray with DEET and wear long sleeves, long pants, and covered shoes when outside.
- Don't drive or walk in floodwater.
- Use caution around wild animals or pets, who may be more prone to bite in the days after a storm.



TIP #7

Did you know? Most deaths and injuries occur **AFTER** the hurricane has passed. Stay safe.

ASSESSING THE DAMAGE

As long as it's safe to do so, look for signs of damage inside and outside your home. Take photos and keep a list of what was damaged. Separate and secure damaged items a claims adjuster may need to examine.

To prevent further damage to your home and belongings, board up broken windows/doors. If your home was damaged by water, clean and disinfect anything wet to prevent mold growth. Fans and dehumidifiers can help remove moisture from inside the home. Be sure to wear appropriate protective gear, such as gloves, eye protection, and covered shoes during any cleanup efforts. Keep receipts for temporary repairs. Finally, pace yourself! Too much exertion if you're not used to it can lead to a heart attack – and timely medical help may be unavailable.

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.

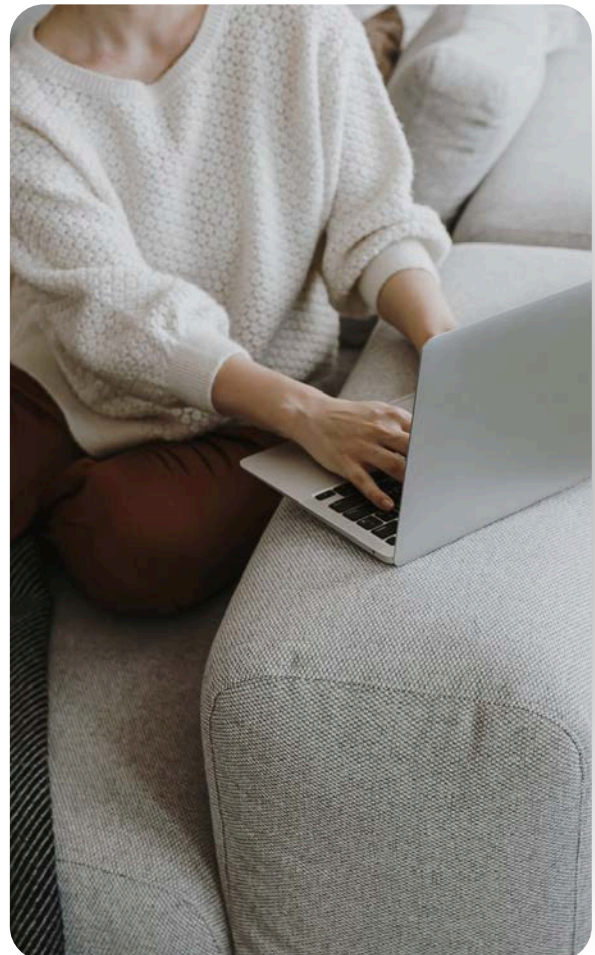
MAKING A CLAIM

Edison Insurance Company policyholders can report and track a claim by calling us at **888-683-7971** or visiting our website at www.edisoninsurance.com/claims.

What to expect when making a claim:

- A licensed adjuster will be in contact within 24 hours to schedule an appointment to survey and assess the damage.
- This inspection should be performed within 72 hours.
- Approximately 90% of our claims are closed within 90 days.

Note: the above time frame may increase, depending on the location and severity of the storm.



THE CLAIMS PROCESS



It begins with you.

We're on alert any time a storm is imminent.



Call us first: **888-683-7971**



In emergencies, we can get you the help you need to remove water, board windows, or tarp your roof to prevent further loss.



Our claims crews will visit hard-hit areas with the support of the Division of Insurance Agent and Agency Services to make reporting your claim as stress- and hassle-free as possible.



An adjuster will schedule an inspection, then follow-up with you afterward with next steps.



You pay the relevant deductible(s) and then the real work begins.

We'll keep you apprised until repairs are complete.

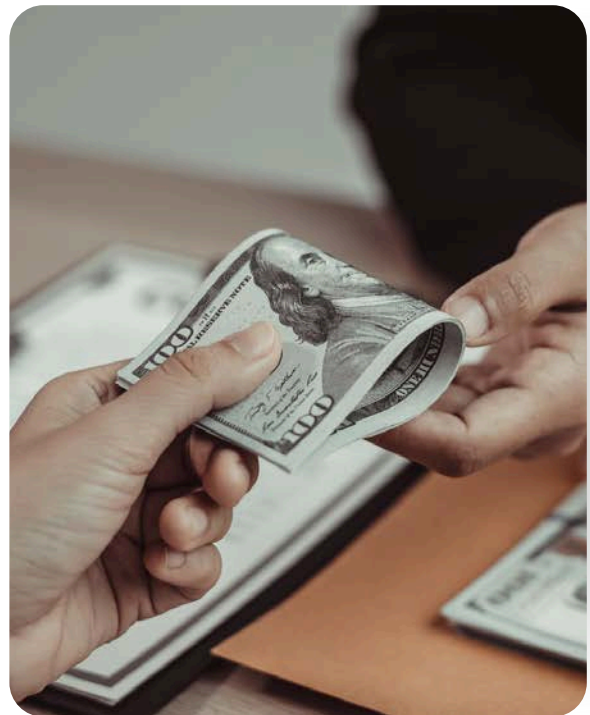
FRAUD & PRICE GOUGING

After a disaster, unlicensed/uninsured contractors may seek to cash in on your misfortune. Don't take the bait. You may end up with shoddy, unfinished work or no work at all – and with no recourse when things go sideways. They may even complete work on one home in your neighborhood as "proof" so they can sell their services to you, before they disappear.

You can verify a contractor's license status online at www.myfloridalicense.com or report contractor fraud to the Florida Department of Business and Professional Regulation at **850-487-1395**.

Be on the lookout for:

- Unsolicited calls or knocks on your door
- Offers to reduce prices because they have leftover materials
- Free inspections or limited-time prices
- Asks for payment upfront or cash only
- No-cost-to-you repairs if you'll sign over your insurance benefits*
- Will waive/rebate your deductible
- Unusually high estimate of damages/costs
- They want to start right away before your insurance company is involved
- Indicates no permits are necessary for the work



**Policies issued prior to Jan. 1, 2023, allowed you to sign away your benefits to a third party. This practice led to a significant rise in contractor fraud in Florida and was outlawed in December 2022.*

If you're aware of any type of insurance fraud, including false/inflated repair claims, you can also call the Edison Insurance Company Special Investigations Unit at **866-923-2920**.

Price gouging – charging grossly high prices for essential items during a state of emergency – is a crime. Examples of essentials include food, water, ice, gasoline, lumber, and hotel or housing rates. Nonessentials are items like alcohol and cigarettes. To report price gouging, call the Florida Attorney General's price gouging hotline at **866-966-7226**.



EMERGENCY RESOURCES

The following list of emergency resources can help you prepare, respond, and recover quickly after a hurricane or tropical storm. Keep the following contacts handy in case of an emergency.

CLAIMS: MAKE AN INSURANCE CLAIM

Edison Insurance Company:

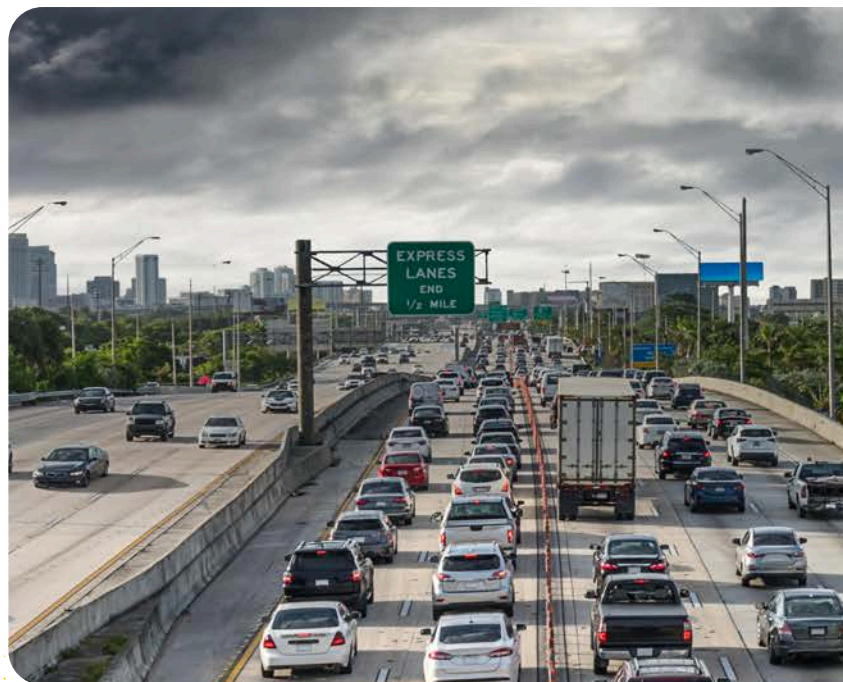
- Toll-free phone: [888-683-7971](tel:888-683-7971)
- Email: claims@edisoninsurance.com
- Online: <https://portal.edisoninsurance.com/login>

DISASTER INFO & ASSISTANCE

- **FEMA (Federal Emergency Management Agency):**
 - [800-621-3362](tel:800-621-3362)
 - www.fema.gov
- **National Flood Insurance Program:**
 - [888-379-9531](tel:888-379-9531)
 - www.fema.gov/flood-insurance
- **Florida Department of Financial Services:**
 - **Disaster Preparedness:** myfloridacfo.com/Division/Consumers/storm
 - **Insurance Consumer Hotline:** [877-693-5236](tel:877-693-5236)
- **Florida Division of Emergency Management:**
 - [850-815-4000](tel:850-815-4000)
 - www.floridadisaster.org
- **Florida State Assistance Information Line (SAIL):** [800-342-3557](tel:800-342-3557)
- **Red Cross:** www.redcross.org/get-help.html

TIP #8

More than 200,000 Florida homeowners rely on Edison Insurance Company to protect the safe haven they call home. We've got you covered!



EVACUATION ZONES/ROUTES

- Find out if you're in an evacuation zone:
 - www.floridadisaster.org/knowyourzone/
- Evacuation routes near you:
 - www.floridadisaster.org/planprepare/disaster-preparedness-maps/

FOOD SAFETY

- **Poison Control Centers** (available 24/7):
 - [800-222-1222](tel:800-222-1222)
 - www.poison.org
- **USDA Meat & Poultry Hotline:**
 - [888-674-6854](tel:888-674-6854)
 - www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/usda-meat-and-poultry-hotline

ROAD CLOSURES

- **Florida 511:**
 - www.fl511.com
- **Florida Highway Patrol:**
 - www.flhsmv.gov/fhp/traffic/live_traffic_feed.html



FRAUD & PRICE GOUGING

- **Florida Department of Business and Professional Regulation** – report contractor fraud:
 - [850-487-1395](tel:850-487-1395)
 - www.myfloridalicense.com
- **Florida Department of Financial Services, Investigative & Forensic Services** – report insurance fraud:
 - [800-378-0445](tel:800-378-0445)
 - <https://first.fldfs.com/>
- **Edison Insurance Company Special Investigations Unit:**
 - [866-923-2920](tel:866-923-2920)
 - reportfraud@edisoninsurance.com
- **Florida Attorney General** – report price gouging:
 - [866-966-7226](tel:866-966-7226)
 - www.myfloridalegal.com

SHELTERS

- Find an open shelter near you:
 - www.floridadisaster.org/shelter-status/
 - www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html

UTILITIES

- **Florida Power & Light** – report downed power lines, outages:
 - [800-468-8243](tel:800-468-8243)



VERIFY A CONTRACTOR'S LICENSE & INSURANCE

- **Florida Department of Business and Professional Regulation:**
 - [850-487-1395](tel:850-487-1395)
 - www.myfloridalicense.com
- **Florida Department of Financial Services, Division of Workers' Compensation**
 - to ensure proper liability and workers' comp coverage is in place, in case of injury while working on your home:
 - [850-413-1609](tel:850-413-1609)
 - www.myfloridacfo.com

TIP #9

Avoid being exploited by unlicensed contractors after a disaster – don't assign away your insurance benefits!

EDI What is Insurance Fraud Video
<https://youtu.be/qAm4ykgXsoE?si=h7WAZcogKYuEslmP>



CONTACT US

Reach out to ask questions, file a claim, or make a payment and we will do our best to address your concerns. We are here to assist you however we can.

CUSTOMER SERVICE

- Toll-free phone: [866-568-8922](tel:866-568-8922)
- Email: customerservice@edisoninsurance.com
- Fax: 800-262-2348

CLAIMS: REPORT/STATUS, 24/7

- Toll-free phone: [888-683-7971](tel:888-683-7971)
- Email: claims@edisoninsurance.com

ADDRESSES

Payment Address

PO Box 733998
Dallas, TX 75373

Claims Correspondence

PO Box 25128
Lehigh Valley, PA 18002

Policy Correspondence

PO Box 21957
Lehigh Valley, PA 18002-1957

Overnight Payment Address

Edison Insurance Company
JPMorgan Chase (TX1-0029)
Attn: Lockbox 733998
14800 Frye Road, 2nd Floor
Fort Worth, TX 76155



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