



## Are You Ready For Hurricane Season?

There's no better time to review your policy than right now. Make sure you have all the coverage you need, and that your insurance company has the financial stability to be there for you after the storm.

### Review Your Policy

Take 30 minutes and talk to your agent about what is and isn't covered under your current policy. Ask questions. Make sure the coverage you have will provide you and your family with everything you need if a hurricane were to damage your home.

- Find out the amount of your hurricane deductible. Make sure you have the funds set aside to cover the deductible so you can get back to normal as quickly as possible.
- Your personal property may not be valued at what you think it should be valued on your insurance policy. Carefully review and consider purchasing the additional coverage, Personal Property Replacement Cost, to replace your property with items that are new. Without this additional coverage, personal property is covered at its depreciated value.
- Make sure your home has the right coverage to replace/repair your home. This is shown as Coverage A on your homeowner's policy. Will that amount cover the cost to completely rebuild your home?
- Consider flood insurance. Your base policy does not include flood insurance. Even if you don't live in a special Flood Hazard Area, you may want to consider purchasing Flood insurance. Tropical Storm Fay left many homes devastated by floods throughout the state of Florida.

### Research Your Insurance Company's Financial Stability

You can determine your insurance company's financial stability by evaluating how much reinsurance they purchase. Florida regulators suggest that homeowner insurance companies purchase reinsurance for one 100 year event and two 20 year events. A 100 year event is a catastrophic event so big that it has only a 1% (1/100) chance of occurring in a single year. Hurricane Andrew was a 33 year event. Many private insurers

purchase only the minimum. Security First Insurance purchases reinsurance up to the 100 year event and for four 20 year events. We go above and beyond to provide you with the peace of mind you deserve.

### Protect Your Home And Your Family

There are several things you can do during hurricane season to protect your home and your family.

1. If you don't already have shutters for your windows and doors, purchase them. This could save you a lot of money and aggravation. If you don't have the funds to purchase shutters make sure you properly board your windows with plywood.
2. Does your roof need to be repaired? You may want to contact a licensed and insured roofer to come and provide you with an inspection.
3. As a storm approaches, bring all loose items inside, even items that seem heavy to you. If you have anything that is not permanently affixed to your foundation or home, take it inside.
4. Keep trees and shrubbery trimmed.
5. Make sure your gutters are clean to prevent flooding.
6. Deadbolt your doors. The throw on a deadbolt is much longer than a standard door knob and requires more pressure to open.
7. Go to your local store and purchase a first aid kit, water, canned goods, manual can opener, protective clothing, battery powered radio, extra batteries, flashlights, and sealed plastic containers to keep your valuables.
8. Know your evacuation plan. Contact your local emergency management office for information about the safest evacuation routes and locations of shelters that are close to where you live.