

Let Hurricane Irene's Path Serve as a Wake-up Call

Floridians need to make sure they're ready with insurance coverage

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The hurricane season might have started slowly, and Florida has been lucky to avoid storm impacts for several years, but the forecast path for Hurricane Irene shows the dangers of complacency.

It's easy to think "it won't happen to us," but at some point, it will. It could be Irene, or it could be a storm that hits later this year, or next. Regardless of where and when the next storm strikes, you need to be prepared.

Preparing in advance for a storm is one of the most important things a Floridian can do, and most know to stock up on batteries, water and plywood. But what about insurance preparations?

Many insurance companies have made significant changes to their policies in recent years. Have you checked your insurance policy lately? If you're like a sizable number of Floridians, the answer is no, which means you might be unaware of any changes your insurance company has made to your windstorm coverage.

The time is now to begin a review of your insurance coverage. Does it take into account current replacement value to rebuild your home or business? What is required of you under "duties after loss"? Failure to follow the provisions here could result in nonpayment on your legitimate claim.

Do you have flood insurance? Flood damages are not covered under normal homeowners or business policies. Flood insurance is only available through the National Flood Insurance Program (NFIP).

Carefully review the "exclusions" portion of your windstorm and flood policies. Some insurance companies have added new exclusions to coverage, which could affect your protection against property damage.

Before the storm hits, use a digital camera or video recorder to document the condition of your home and belongings to make it easier for you to establish your claim in the event of a loss. You should consider preparing a complete inventory of all your personal/business personal property prior to a storm. After a storm, conduct a thorough review of your home and belongings to check for any evidence of damage.

Also, print out contact information for public insurance adjusters in your area that you can quickly contact in case damage occurs. Public adjusters are licensed by the state of Florida to represent and protect insured consumers during the often time-consuming and tedious process of filing an insurance settlement.

If you experience storm damage, don't hesitate to request advance funding from your insurer to cover immediate needs for essential repairs and living expenses.

Be wary of any remediation contractors who recommend immediate work beyond necessary structural repairs, or those who offer to assist in the adjustment of your insurance claim (adjusting a claim without a license is a felony).

It's important to also remember that most insurers will suggest that you work with one of their preferred contractors for repairs. Those contractors can often be the best choice, but many policyholders mistakenly believe that it is their only choice, and that in working with a preferred vendor they are hiring an extension of the insurance company.

Even though a contractor may be recommended by the insurer, any contract you sign is between you and the contractor. We encourage policyholders to explore their options and hire the contractors whom they believe will provide the highest quality work at the best price.

For a list of licensed public insurance adjusters in your area, visit the Florida Association of Public Insurance Adjusters' website at www.fapia.net.

Pasquale "Pat" Cuccaro, author of this guest opinion column, is president of the Florida Association of Public Insurance Adjusters, a statewide organization based in Maitland.