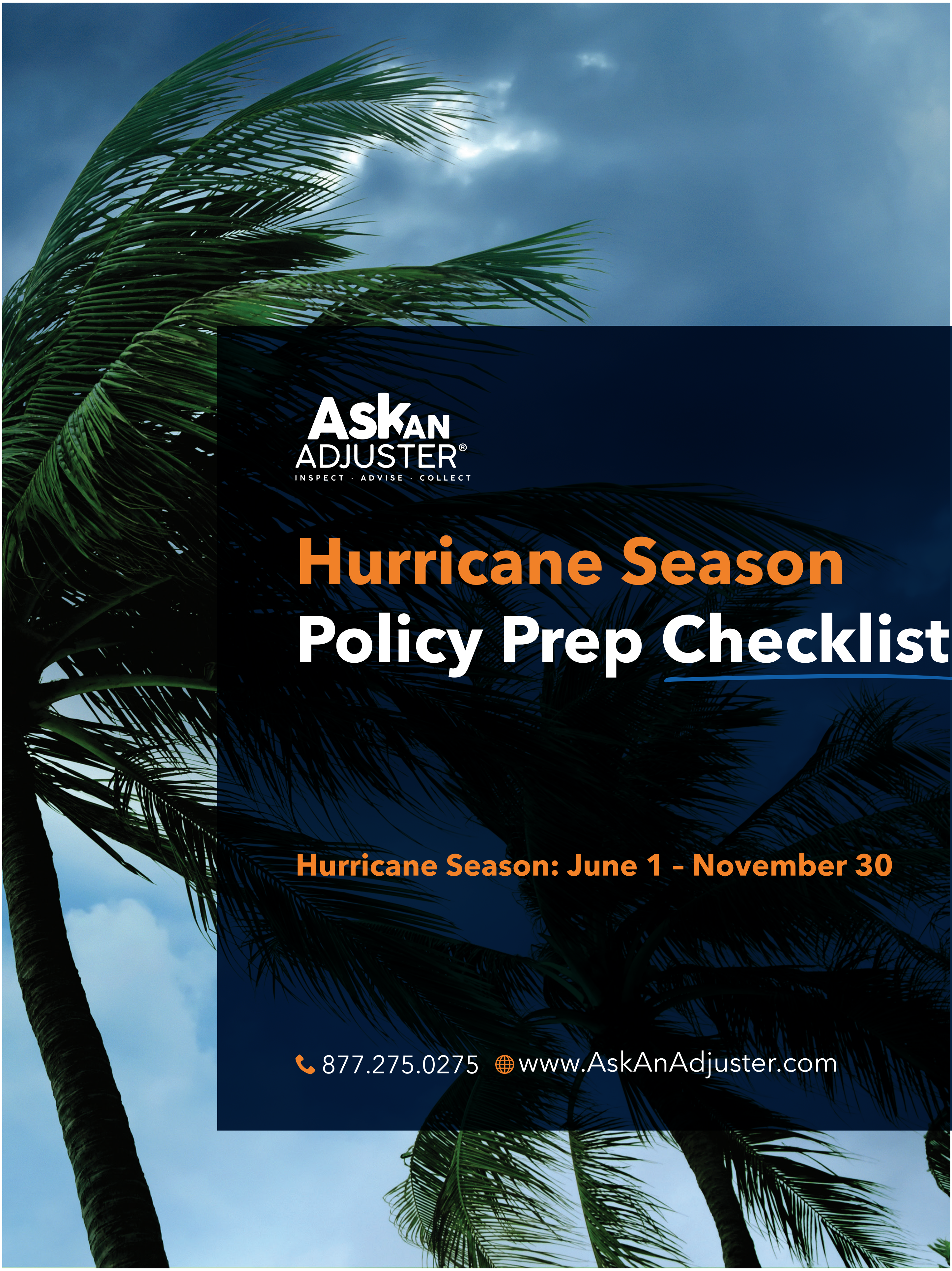


Ask An Adjuster®
INSPECT · ADVISE · COLLECT

Hurricane Season Policy Prep Checklist

Hurricane Season: June 1 – November 30

877.275.0275 www.AskAnAdjuster.com

Hurricane Season Policy Prep Checklist

Review & Understand Your Insurance Policy

Confirm your **hurricane and windstorm deductible**—these are often higher and separate from general deductibles.

- Make sure your policy offers replacement cost coverage, not just actual cash value.
- Identify and address any coverage gaps, such as:
    - Flood insurance (not included in standard homeowners policies)
    - Sewer backup protection
    - Additional Living Expenses (ALE) coverage in case of displacement
- Ensure all structures on your property are covered, including fences, sheds, and detached garages.
- Update and maintain a home inventory with recent photos or video walkthroughs.

Schedule a Professional Policy Review

- Contact your insurance agent or a licensed public adjuster for a comprehensive **pre-season policy review.**
- Consider scheduling a **13-point property inspection** to document your home's condition before the storm season begins.

Prepare and Secure Your Property

- Inspect your **roof, windows, and doors** for weaknesses and perform necessary repairs.
- Clean **gutters and downspouts** to ensure proper drainage.
- Trim trees and remove dead branches to reduce the **risk of flying debris.**
- Secure or store **outdoor furniture, tools, and decorations.**
- If you are in a flood-prone area, have **sandbags or water barriers** ready.

Organize Important Documents

- Collect and store key documents in a waterproof container and back them up digitally. These should include:
    - Insurance policies
    - Identification documents
    - Deeds, leases, and mortgage papers
    - Home inventory records
    - Photos of your property (interior and exterior)

Hurricane Season Policy Prep Checklist

Develop A Personal or Community Emergency Plan

- Know your evacuation zone and routes in advance.
- Identify the location of your nearest emergency shelters.
- Create a contact list that includes your insurer, adjuster, and emergency services.
- If you are part of an HOA or condominium association, ensure that your community has a coordinated emergency response plan.

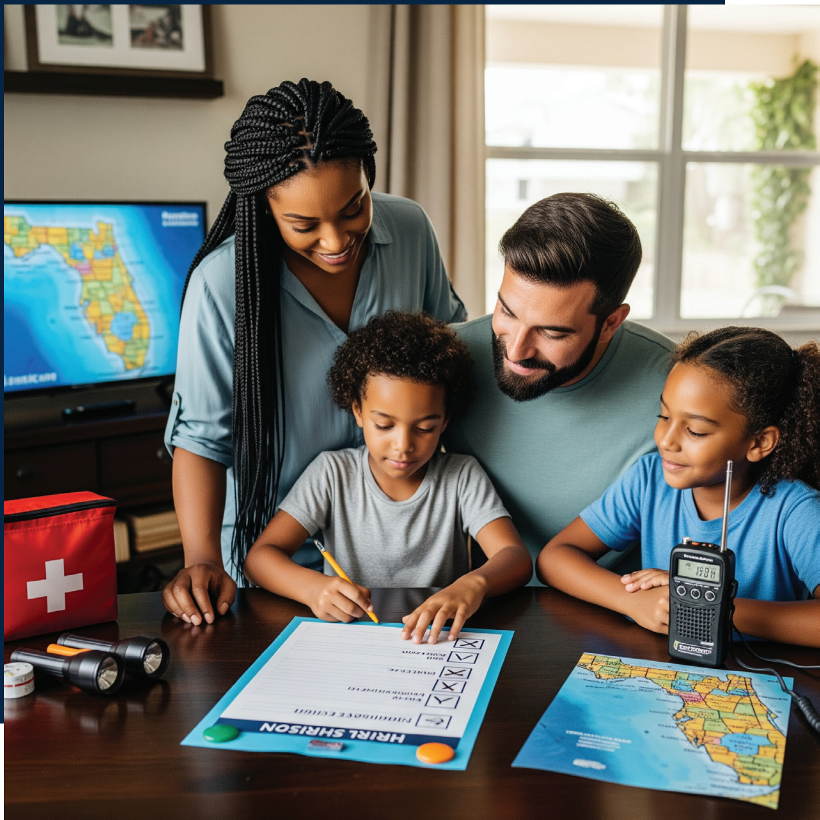
Assemble Emergency Supplies

Have enough supplies on hand to last at least 72 hours. Include:

- Non-perishable food and one gallon of water per person per day
- Flashlights, batteries, and a weather radio
- Medications and a first aid kit
- Power banks or solar chargers for electronics
- Supplies for infants, seniors, or pets
- A full tank of gas and a stocked vehicle emergency kit

Monitor Storm Activity

- Sign up for local emergency alerts and weather notifications.
- Monitor the progress of named storms through reliable sources like the National Hurricane Center.
- If more than 21 named storms occur, a supplemental name list will be used (a system added in 2021 to replace the Greek alphabet).



Why This Matters

Hurricanes are growing stronger and more destructive due to climate change. In recent years, storms like Dorian, Katrina, and Ian have shown how devastating a single storm can be.

Early preparation improves your safety, protects your property, and strengthens your insurance claim position if a storm hits.

Need Assistance With A Policy Review Or Pre-Storm Inspection?

Reach out to schedule a free consultation with a licensed public adjuster or insurance professional. Call now at **(877) 275-0275** or **click the button below** to book your FREE 13-Point Inspection and Comprehensive policy review.

Click To Schedule Inspection