

Peak Hurricane Season Is Here; Don't Delay Reviewing Insurance Coverage

The I.I.I. Offers the 5 Most Important Actions to Take Now

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NEW YORK, August 29, 2016 — Summer may be winding down, but historically, the worst part of hurricane season is just beginning. Fortunately, there are simple steps that you can take to protect your wallet, your property and even your life, according to the Insurance Information Institute (I.I.I.).

September is the most common month for hurricanes making landfall in the U.S., followed by August and October, according to an [analysis](#) of weather data ranging from 1851 to 2011 by the National Oceanic and Atmospheric Administration.

“Eight of the most catastrophic and costly hurricanes in the United States occurred in

September and October,” said Jeanne M. Salvatore, senior vice president and chief communications officer at the I.I.I. The other two both occurred at the very end of August, she noted.

These five actions can help you stay ready for whatever the remainder of hurricane season has in store.

1. Review Your Insurance Coverage: Homeowners insurance provides financial protection against **disasters**. It insures the home itself and the things you keep in it. Because homes get upgrades and possessions get added and replaced, your insurance must reflect these ever-changing improvements. Make sure you understand **what is covered and what is not covered**. You need to have enough insurance to rebuild your home and replace all of your personal belongings. Contact your insurance professional and ask questions. **Understand your deductibles**. If you have a hurricane or windstorm deductible, make sure you understand how it works.

“The time to review your insurance is before you need to file a claim,” said Salvatore. “You don’t want to find out after a disaster that you could have purchased additional coverage. For instance, many people should consider adding coverage **for backup of sewers and drains** or law and ordinance, which would pay to rebuild your home to current and more stringent building code standards.

1. Consider Flood Insurance: A standard homeowners insurance policy does not cover flood damage. Flood insurance is not only for those living in high-risk flood zones. More than 20 percent of flood insurance claims are paid to those living in low- to moderate-risk flood zones. While hurricanes do bring catastrophic flooding, rain can, too. As the current disastrous flooding in Louisiana demonstrates, heavy rain might also result in destructive and deadly flooding.

Flood insurance is available from the **National Flood Insurance Program** (NFIP) or from a private insurance company. Excess flood insurance may also be obtained from private insurance companies if more coverage is needed than the limits available from the NFIP.

2. Conduct a Home Inventory: If a hurricane or tropical storm strikes your home, insurance companies may ask for an itemized list of what was damaged or destroyed. An up-to-date home inventory will make it much easier to file a claim. This also helps you purchase the right amount of coverage, and the documentation also may be required if you need to apply for aid after a disaster. The I.I.I. has a free home inventory app, available at <https://KnowYourStuff.org/>.

3. Make Your Home More Disaster Resistant. **The Insurance Information Institute for Business and Home Safety** has information on things you can do to strengthen your home against a hurricane or other disaster.

4. Know Where You Will Go and What You Need to Take If You Have to Evacuate.

Advanced planning can make things much easier if you need to leave your home. This is

especially important if you have children, [pets](#), [elderly relatives](#) or anyone with special needs. The I.I.I. has [KnowYour Plan](#) software and other resources to help keep you safe. It's always a good time of year to talk to your insurance provider. Now may be the best of times, considering that the [National Oceanic and Atmospheric Administration](#)(NOAA) revised its 2016 Atlantic hurricane outlook, calling for the higher likelihood of a near-normal or above-normal season.

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