What are hurricane deductibles?
If you live in a hurricane-prone area, your homeowners insurance policy may have a separate hurricane deductible. A deductible determines your out-of-pocket expenses toward an insured loss.

How does it work?
Let’s say your home is insured for $200,000 and has a 2 percent hurricane deductible. If there is damage from a hurricane, you’re responsible for $4,000 in repairs. The insurance company pays up to the policy limits in the event of a total loss.*

Where can I find it?
Your hurricane deductible is easy to find. Check your insurance policy’s Declarations page.

Deductible | Insurer pays
--- | ---
$4,000 | $196,000

Sometimes a hurricane deductible is applied annually. It is possible the hurricane deductible may be imposed more than once each year, depending on the state in which you reside.

How do I know if I have one?
If you live in either an Atlantic or Gulf coast state, you likely have a hurricane deductible. Triggers vary by state and by insurer, and the criteria governing how your hurricane deductible works is spelled out within your policy. Contact your insurance professional with any questions.

Some examples are below.

When does the hurricane deductible kick in?
Triggers vary by state and by insurer, and the criteria governing how your hurricane deductible works is spelled out within your policy. Contact your insurance professional with any questions.

Some examples are below.

The National Weather Service officially names a tropical storm.

A hurricane watch or warning is declared by the National Weather Service.

Hurricane wind speeds reach a certain mile per hour (MPH), according to the National Weather Service.