

Hurricane Coverage at a Glance

	ISO-2000 HO-3	ISO-2011 HO-3	Other Companies
Pool Enclosure	Covered. - If the pool covering is attached to dwelling, then coverage will fall under Coverage A. - If the pool covering is not attached to dwelling, then coverage would fall under Coverage B-Other Structure. This reduces the coverage to 10% of Coverage A.	Covered. - If the pool covering is attached to dwelling, then coverage will fall under Coverage A. - If the pool covering is not attached to dwelling, then coverage would fall under Coverage B-Other Structure. This reduces the coverage to 10% of Coverage A.	Some proprietary forms are very specific as to the types of property that are NOT covered in the event of a hurricane. Please refer to company-specific policy forms for details.
Power Failure	Found under Section I-Exclusions. Power failure is excluded if the power failure takes place off the residence premises. Power failure is covered if the power supply is away from the residence premises and that power failure is from a covered peril (wind).	Found under Section I-Exclusions. Power failure is excluded if the power failure takes place off the residence premises. Power failure is covered if the power supply is away from the residence premises and that power failure is from a covered peril (wind).	Some proprietary forms are very specific as to the types of property that are NOT covered in the event of a hurricane. Please refer to company-specific policy forms for details.
Food Spoilage	Found in Section I Exclusion-Power Failure. Covers food spoilage if the food is spoiled as a result of a power failure on the residence premises. For example, if the wind blows the power lines from the insured's residence and this causes the food spoilage, then there is coverage. If power is out throughout the city, but the insured's residence is not damaged from a covered peril, then the food spoilage is not covered.	Found in Section I Exclusion-Power Failure. Covers food spoilage if the food is spoiled as a result of a power failure on the residence premises. For example, if the wind blows the power lines from the insured's residence and this causes the food spoilage, then there is coverage. If power is out throughout the city, but the insured's residence is not damaged from a covered peril, then the food spoilage is not covered.	Some companies are specific as to what type of coverage is offered. Please refer to the company-specific policy form for details of coverage.
Docks	Most damage to a dock during a hurricane is caused by the weight or pressure from the water. This cause of loss is excluded from coverage under Section I-Perils Insured Against.	Most damage to a dock during a hurricane is caused by the weight or pressure from the water. This cause of loss is excluded from coverage under Section I-Perils Insured Against.	Most proprietary forms follow suit with ISO on this particular coverage.

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Loss Assessment	If the assessment is due to a loss caused by a covered peril, the insured has up to the full limit for coverage. If the assessment is to satisfy a deductible under a master policy, then the most a policy will pay is \$1,000 regardless of the limit purchased.	If the assessment is due to a loss caused by a covered peril, the insured has up to the full limit for coverage. If the assessment is to satisfy a deductible under a master policy, then the most a policy will pay is \$1,000 regardless of the limit purchased.	Some proprietary forms follow suit with ISO on this particular coverage.																														
Unattached Structure	Unattached structures are covered under Coverage B-Other Structures. Includes structures used to store the business property as long as the business property is owned by the insured.	Unattached structures are covered under Coverage B-Other Structures. Includes structures used to store the business property as long as the business property is owned by the insured.	A careful analysis of carrier-specific policy forms should be done to determine the extent of any hurricane-related exclusions for unattached structures.																														
Hurricane Deductibles	Varies for each company. Only applies in the event of a named hurricane, and is mandatory and separate from the “all-other peril” deductible. <table><tr><td>Dwelling</td><td>Min.</td><td>Max.</td></tr><tr><td>\$0-\$50,000</td><td>\$250</td><td>2%</td></tr><tr><td>\$50,001-\$99,999</td><td>\$500</td><td>2%</td></tr><tr><td>\$100,000-\$500,000</td><td>\$500</td><td>5%</td></tr><tr><td>\$500,001-up</td><td>\$500</td><td>unlimited</td></tr></table>	Dwelling	Min.	Max.	\$0-\$50,000	\$250	2%	\$50,001-\$99,999	\$500	2%	\$100,000-\$500,000	\$500	5%	\$500,001-up	\$500	unlimited	Varies for each company. Only applies in the event of a named hurricane, and is mandatory and separate from the “all-other peril” deductible. <table><tr><td>Dwelling</td><td>Min.</td><td>Max.</td></tr><tr><td>\$0-\$50,000</td><td>\$250</td><td>2%</td></tr><tr><td>\$50,001-\$99,999</td><td>\$500</td><td>2%</td></tr><tr><td>\$100,000-\$500,000</td><td>\$500</td><td>5%</td></tr><tr><td>\$500,001-up</td><td>\$500</td><td>unlimited</td></tr></table>	Dwelling	Min.	Max.	\$0-\$50,000	\$250	2%	\$50,001-\$99,999	\$500	2%	\$100,000-\$500,000	\$500	5%	\$500,001-up	\$500	unlimited	All companies are required to follow suit.
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Flood	There is no coverage for flood (including storm surge from a hurricane) under the ISO homeowners program.	There is no coverage for flood (including storm surge from a hurricane) under the ISO homeowners program.	Same.																														
Wind Driven Rain	Wind driven rain (seepage) that causes damage to the building is covered. Personal property is not covered by wind driven rain UNLESS there is an opening created in the building by the covered peril (wind).	Wind driven rain (seepage) that causes damage to the building is covered. Personal property is not covered by wind driven rain UNLESS there is an opening created in the building by the covered peril (wind).	Please refer to the company-specific policy form for details of coverage.																														

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Animals	Specifically excluded.	Specifically excluded.	Same.
Replacement Costs	For personal property coverage if the insured has this added, the policy pays ACV until actual replacement is made. Once the insured makes the replacement, the company will pay the difference. In most cases the insured must prove replacement was made. The insured must notify the company of their intent to replace within 180 days. For building losses, the insured is paid on a replacement cost basis. Once again, replacement has to be made. If the loss is under \$2,500 and less than 5% of the amount of insurance, the policy provides for replacement cost coverage even if replacement is not made.	For personal property coverage if the insured has this added, the policy pays ACV until actual replacement is made. Once the insured makes the replacement, the company will pay the difference. In most cases the insured must prove replacement was made. The insured must replace the damage within 180 days. For building losses, the insured is paid on a replacement cost basis. Once again, replacement has to be made. If the loss is under \$2,500 and less than 5% of the amount of insurance, the policy provides for replacement cost coverage even if replacement is not made.	Caution should be taken when dealing with company-specific policy forms or endorsement. Some companies may change replacement cost to ACV in the event of a hurricane or may reduce the time to replace the item to 90 days.
Trees	Does not cover the replacement of trees. If the tree falls in the yard and does not damage any structures, blocks a driveway, or blocks a handicap access ramp, there is no coverage to remove the tree. If the tree damages a covered structure, the policy pays the cost to remove the tree from the structure and place it in the yard. The policy pays to remove the trees from the yard (\$1,000 limit for all trees).	Does not cover the replacement of trees. If the tree falls in the yard and does not damage any structures, there is no coverage to remove the tree. If the tree damages a covered structure, the policy pays the cost to remove the tree from the structure and place it in the yard. The policy pays to remove the trees from the yard (\$1,000 limit for all trees).	Some companies will totally remove coverage for trees when damaged by the peril of hurricane. Please refer to specific company policy.

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Debris Removal	Reasonable expenses paid for the removal of debris from a covered peril (wind) subject to a maximum of 5% of the coverage limit.	Reasonable expenses paid for the removal of debris from a covered peril (wind) subject to a maximum of 5% of the coverage limit.	Please refer to the company-specific policy form for details of coverage.
Generators	If the insured purchases a generator because of the hurricane, the cost may or may not be covered under Additional Living Expense. The adjuster will have the final call.	If the insured purchases a generator because of the hurricane, the cost may or may not be covered under Additional Living Expense. The adjuster will have the final call.	Same.
Fences	Covered. If the fence is attached to the dwelling, then coverage is found under Coverage A. If the fence is not attached to the dwelling, then coverage is found under Coverage B-Other Structures. The coverage is then set at 10% of the dwelling coverage. Fences are usually paid on the ACV basis if they are not attached to the dwelling.	Covered. If the fence is attached to the dwelling, then coverage is found under Coverage A. If the fence is not attached to the dwelling, then coverage is found under Coverage B-Other Structures. The coverage is then set at 10% of the dwelling coverage. Fences are usually paid on the ACV basis if they are not attached to the dwelling.	Some companies exclude fences in the event of hurricane whether or not the fence is attached to the dwelling.