First things first! Meet with your agent well before a storm threatens to make sure you have adequate insurance coverage.

Compile a thorough and detailed inventory of the contents of your home and their value. Include high quality digital photos and even video for documentation purposes. Depending on the severity of a storm, you may not be able to enter your home, and looting could become an issue. Whether your loss is from a storm or theft, having a list to support your claim helps avoid disputes and ensures the settlement is fair.

Lists and smartphone applications for compiling an inventory are readily available. Ask your agent for assistance.

Source: Federal Emergency Management Agency
Hurricanes, insurance, and YOU.

Many Floridians know what to do when a hurricane threatens and have developed a plan. But for far too few, insurance is not a part of that plan. Just as you have a family plan, so too should you have an insurance plan. This guide will help you plan for insurance before a storm and understand the claims process after a storm.

Create a family plan: FloridaDisaster.org’s online tool can help you create a thorough and accessible family disaster plan.

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