



THE Insurancenter

NEWSLETTER

SUMMER 2015

Tips for Weathering Hurricane Season

Experts are predicting a 51 percent chance that a major hurricane will hit the East Coast before the hurricane season ends in December. Similarly, the chance of a major hurricane hitting the Gulf Coast between the Florida Panhandle and Brownsville, Texas, is predicted at 50 percent. Both predictions are well above long-term averages, which signals a potentially active hurricane season.

The Colorado State University's Department of Atmospheric Science expects ten Atlantic Ocean hurricanes this year, five of which they say will be intense, ranging from Category 3 (111 mph) to Category 5 (sustained winds of 156 mph or more).

While 2009 was a below average year, it was just a few years ago that hurricanes Katrina and Rita physically devastated the Gulf Coast. Some areas still have not fully recovered.

Imagine how you would feel realizing the day after a hurricane tears through your neighborhood that you don't have wind or flood insurance, which together provide the bulk of coverage against hurricane damage.

Review Your Policy

If you live in a coastal area, your homeowners' insurance policy probably doesn't provide wind coverage, let alone hurricane

coverage. Flood insurance is also not included in your typical homeowners' policy. Consider that many homes in Mississippi affected by Hurricane Katrina's flooding were not in designated flood zones and were uninsured. In fact, 25% of all flood insurance claims are paid on homes in low to moderate risk areas.

A separate policy protecting your home against flood damage is a wise, relatively inexpensive investment. The federal government by way of the National Flood Insurance Program (NFIP) backs flood coverage. You should also be sure you are covered for wind damage.

Here are some hurricane season tips from the National Hurricane Center:

Secure Your Home

- Protect areas where wind and water can enter your home.
- One of the best ways to protect a home from

windstorm damage is to install impact-resistant shutters over all large windows and glass doors to protect the doors and windows from wind-borne objects. They may also reduce damage caused by sudden pressure changes when a window or door is broken.

Family Disaster Plan

- Discuss the types of hazards that could affect your family.
- Locate the safest area to be in your home within your community.
- Have predetermined escape routes and places to meet.
- Have an out-of-state friend as a family contact so all your family members have a single point of reference.
- Have a pet plan in the event you need to evacuate.
- Post emergency phone numbers and be sure children know how to use the 911 system.
- Buy a National Oceanic and Atmospheric Administration radio and replace the batteries every six months.



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Welcome to The Insurancenter Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

You Can Do It Better With Us!

How to Keep Water from Damaging Your Home



- Use roof shingles that meet wind resistance standards for the geographic area.
- Seal the roof deck with either tape or membranes or with a high tear strength synthetic underlayment with all seams taped.
- Install connections that tie the house together from foundation to roof. This helps to keep the building intact in the face of high winds.
- Install aluminum hurricane shutters on homes when hurricanes approach. They can protect windows against flying debris and provide some protection from flood waters.

Water is an essential part of life. Too much water, or water in the wrong places, though, can wreak havoc on real and personal property. According to floodsmart.gov, just two inches of water in a two thousand square foot home can cause damage costing up to \$21,000 to repair. It ruins carpeting, warps floorboards, damages appliances and electrical systems, may cause mold to grow, and costs hundreds of dollars to clean up. Worse, insurance will not pay for the damage if a flood caused it. Therefore, every property owner needs to take steps to either prevent or limit water damage.

The Insurance Institute for Business & Home Safety recommends that home contractors take these measures to protect homes against water damage from storms:

- Use fortified roofing nails rather than smaller ones or staples. Fortified nails do a better job holding shingles in place during high winds.

Not all water comes from outside the house. Plumbing joints wear out, pipes freeze and thaw, and do-it-yourselfers can install fixtures improperly. When a component of a plumbing system fails, a room can quickly fill with water. For this reason, an automatic leak detection system is a good investment. These systems are available from a number of manufacturers and allow homeowners to shut off the water with the press of a button or automatically if the home is empty.

A typical system has sensors placed in the area of potential leaks. These sensors may be connected by wires to the alarm box or may work on a wireless basis for multiple floors in the home. If they come in contact with water or other liquids, they trigger an alarm to alert occupants. In addition, they may automatically shut off the water. Some systems will interrupt the water supply to appliances such as washing machines, water heaters and dishwashers, while others can shut

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off the supply to the entire building.

If the occupants discover that a leak is underway, some systems allow them to shut off the water by pressing a button on a remote control. Many systems can be integrated with other home security systems. They may also permit operators to override them and keep the water on during a disruption in electrical supply. Homeowners can purchase these systems at home improvement stores, but installation by a qualified plumbing contractor may be required for some systems. Also, some components run on batteries; homeowners must regularly check the batteries to make sure they still work.

Water damage, aside from the monetary cost, disrupts the enjoyment of a home. It creates slipping hazards, spoils the appearance of walls and ceilings, makes some rooms inaccessible, causes mold to grow and can create unpleasant odors. Regardless of whether insurance coverage applies to such damage, it is always in a homeowner's best interest to prevent it from happening in the first place. By having contractors take these measures when a home is under construction or repair, homeowners can reduce the risk of water damage. In the long run, they will save money on repairs, insurance premiums and deductibles, and keep the home a pleasant place in which to live.

Preparing for Flood Season

It's flood season in much of the country - but Americans remain woefully unprepared. One California study - surveying residents of a state that is historically vulnerable to flooding and landslides - found that less than 3 percent of residents and business owners own flood insurance.

In some cases, consumers are under the misconception that standard homeowner and commercial property insurance policies cover risk from floods and mudslides. They do not.

Yet the vast majority of Americans also cannot afford to pay the risk out of pocket. The average flood damage claim, nationwide, between 2008 and 2012, is approximately \$38,000 per household per incident, according to information from the National Flood Insurance Program.

What you can do:

Review your homeowners, renters or business insurance policies

Residents need to determine exactly what their policies cover and determine if flood insurance is a suitable option for them.

See if your home or structure is in a flood plain. Geologists have recently made some changes to flood zone maps, so if you haven't checked recently, your property insurance agent can show you the official federal maps. But remember that even homes outside known flood hazard areas can get flooded.

Prepare an emergency evacuation kit. Many times areas have a lot of warning prior to a flood - but this isn't always the case. Flash floods can occur surprisingly quickly, and your neighborhood could possibly be at risk from an event miles up river from you.

The federal government has published a recommended emergency supply list.

Inventory your property and document its value. This will go a long way to making sure any claims experience goes smoothly. Visit www.knowyourstuff.org for more information and a popular program to help make it easy to establish and maintain a property inventory.

Questions for your agent:

- Do I live in a designated flood zone?
- Is flood insurance mandatory?
- Does my lender require flood insurance?
- Am I eligible for a preferred rating on my flood policy?
- What damage to my home will be covered in the event of a flood?
- What damage to my home's contents will be covered? Will I need to buy additional insurance to protect my home's contents?
- Does my condo association maintain flood coverage? Do I need more?
- Is my neighborhood or community in the NFIP Community Ratings System?
- Am I covered for the current market value of my home? The book value of my home? Or for what it costs to rebuild it? How is that calculated?
- Is my home eligible for a discount?
- What is the cost?
- Who should I call if I want to file a claim?
- How do you handle renewals?

Some additional considerations:

You may need to get additional insurance to cover water damage that occurs due to high winds. This is especially true in coastal areas subject to hurricanes and tropical storms.

If you have received a federal disaster assistance loan, you may be required to maintain flood insurance coverage until the loan is

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- Take First Aid, CPR and disaster preparedness classes.
- Keep stock of nonperishable emergency supplies and have a disaster supply kit that includes:
 1. One gallon of water daily per person for three to seven days.
 2. Enough nonperishable food and juices for three to seven days.
 3. Cooking tools (including a non-electric can opener), fuel, paper plates and utensils.
 4. Pet care items including proper identification, immunization records, medication, an ample supply of food and water, a carrier or kennel and a muzzle and leash.
 5. Blankets and pillows.
 6. Medication/prescriptions.
 7. Cash (an ATM will not work without power).
 8. Important documents (keep in a waterproof container).
 9. Toys, books and games.

paid off. Most lenders also require flood insurance on homes built within a flood hazard area for the duration of the loan.

Remember - flood insurance generally comes with a 30-day exclusion period. That is, policies don't cover flood events within the first 30 days of purchasing a policy. You can't wait for a bad weather forecast to get coverage in place. You must purchase your coverage before the crisis.

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