

It takes just a few moments for a hurricane to endanger your family and your property. Thus, preparing for a hurricane shouldn't be a last-minute decision. While the stress of living in a highly-active storm surge area looms over our heads year-round, there is a lot we can do to stay ready for the inevitable. After preparing your emergency hurricane kit, use this comprehensive insurance checklist to prepare for the aftermath of a hurricane.

Mentally prepare to file a hurricane damage insurance claim.

Hurricanes have the ability to destroy your property in many ways. When that warning rolls in, you have two options: stay home and brace for the storm, or evacuate. Regardless of your decision, you'll likely have to file an insurance claim. Be sure to have your policy information ready and stay prepared when that time comes.

Make sure you have a policy that covers you.

Don't just rely on your mortgage company the supply insurance. If you have forced placed insurance coverage, it protects the bank but not you. Make sure you have a policy where you are the named insured.

Double check your comprehensive hurricane insurance coverage.

Insurance plans can be tricky, but we're here to help. Typically, insurers only cover flood damage, leaving you without coverage for damaged structural surfaces, roofing and more. Make sure you have wind damage coverage through homeowners insurance, and be sure any property not considered a place of living or business is covered (i.e. your car).

Make sure you're listed on your insurance, not just your property.

This isn't as much of a no-brainer as one would think. Aside from water damage and wind damage, many people get injured in a hurricane, and aren't covered by their policy. Be sure to have a policy that will cover you in the event of injury.

Get acquainted with your policy.

Many people sign up for insurance without fully knowing everything behind it. First, do some research about your insurance company – including policy details and policyholder reviews – and be sure you're making the right coverage choice. Set some time aside to review your policy, what all is and isn't covered, and determine what your deductible is.

Review the claims process.

Before things pile up and get stressful, learn how to file a homeowners insurance claim. Be sure to research timelines (hint: insurance companies are slow) and learn how Insurance adjusters work to assess damage to your home.

 Research contractors now.

Having trusted contractors in mind for repair work after a storm will make it easier when the time comes to request repairs. Call and ask if they do that kind of work, or get references and read reviews. Know who you can rely on now, before the storm comes.

 Save for that deductible if you can.

Deductibles can range from 2% to 10% of your home's insurance rate. As the majority of Americans live paycheck to paycheck, this may seem unattainable. But having any emergency fund can help offset the dent a deductible could put in your wallet.

 Document your belongings.

As tedious as this may sound, you definitely have a lot to lose in a hurricane. Documenting all belongings before a hurricane – whether you know their actual value or wind up estimating – and keeping any receipts will help you with reimbursements, in the case that your property is damaged.

 Take before and after photos...

Before a hurricane, make note of the valuable items in your house and photograph their state. This includes the insides of drawers, cabinets and closets. Don't forget to photograph the outdoors, walls, floors, and ceilings. Do the same thing after the storm, and make sure to be thorough. .

 ...And don't forget about video documentation.

Insurance companies likely won't just accept photos. It's important to video a walkthrough of your house to document your belongings and the condition of your home.

 Back up all files – you never know what you might need.

Back up all important electronic files, like photos and media, to the cloud using a service like DropBox or Google Drive. You can then access these valuable files and trusted memories from anywhere.

Protect important documents.

Regardless of your choice to stay home or evacuate in the face of a storm, be sure to keep important documents, like passports and contact information, in a waterproof case. Replacing these documents can be both timely and costly, so it's best to get ahead while you can

After the storm, communicate with your insurance company.

After you've mentally prepared and checked your coverage plans, inform your insurance company that you will be filing a claim. This will help smoothen the very confusing, stressful and hectic situation you're currently facing, and will help you get your property back in an inhabitable condition.

Have a back-up plan in case your claim gets denied.

Following a hurricane, many insurance recipients report being underpaid for their insurance claims, or having them denied altogether. Insurance companies tend to reimburse clients experiencing severe hurricane damage at a lower level than expected, often due to confusing loopholes and more.



Experiencing an underpaid
or denied hurricane
insurance claim?

We're here to help.
Contact HermanWells.com
to get started.



[Contact HermanWells.com for help.](http://HermanWells.com)