



TWFGTM
ARENA INSURANCE
*Our Policy is Caring*TM

Hurricanes and Your Homeowners Insurance Policy

Hurricanes can cause significant damage to homes, resulting in costly repairs and even total property loss. Hurricane season starts May 15 on the west coast and June 1 on the east coast and along the Gulf of Mexico.

As a homeowner, it's essential to understand what types of hurricane damage are covered by your homeowners insurance policy and what additional endorsements or policies you should consider to ensure that you're adequately protected.

Types of Hurricane Damage Covered by Homeowners Insurance Policies

Most homeowners insurance policies provide some financial protection against damage caused by hurricanes, including wind damage, falling trees or debris and damage caused by heavy rain or flooding. Review your policy carefully to understand the specific types of hurricane damage covered.

Standard homeowners insurance policies typically cover the following types of hurricane damage:

- **Wind damage**—Damage caused by high winds, such as shingles blown off roofs, broken windows, and siding damage, is typically covered.
- **Falling trees or debris**—If a tree falls onto your home or debris causes damage to your property during a hurricane, your homeowners insurance policy should cover the cost of repairs.
- **Water damage**—Damage caused by water from rain that enters through a damaged roof, broken windows, or doors is typically covered.

It's important to note that homeowners insurance policies do not usually cover damage caused by flooding—a common occurrence during hurricanes.

Additional Endorsements and Policies to Consider

If you live in an area prone to hurricanes, you may want to consider additional endorsements or policies to ensure you're adequately protected. Your agent may recommend that you consider the following:

- **Windstorm coverage**—This endorsement helps provide additional coverage for damage caused by high winds and hurricanes.
- **Sewer and drain backup coverage**—Heavy rains and flooding during hurricanes can cause sewer and drain backups, resulting in extensive damage and costly repairs. Adding this coverage to your homeowners insurance policy can help provide financial protection against this type of damage.
- **Extended replacement cost coverage**—In a catastrophic hurricane, the cost of rebuilding your home may exceed your homeowners insurance policy limits. Adding extended replacement cost coverage to your policy can provide additional coverage to help cover these costs.

How to Buy Flood Insurance

Floods are the most common natural disaster in the United States and can significantly damage homes and property. According to FEMA, just one inch of floodwater can cause up to [\\$25,000 in damage](#) to a home. You can look up your address in the [Flood Map Service Center](#) to find out if you work or live in areas prone to flooding. Even if you're not in a high-risk flood zone, floods can occur anywhere and cause widespread damage.

If you live in an area prone to hurricanes and flooding, consider purchasing flood insurance through the National Flood Insurance Program (NFIP) or private insurance companies. To purchase flood insurance through the NFIP, contact your insurance agent or visit the NFIP website at www.floodsmart.gov. Flood insurance policies have a 30-day waiting period, so buying a policy well before a hurricane is essential.

How to Prepare for Potential Hurricane Activity

When faced with an impending or ongoing flood, your utmost concern should be the safety of yourself, your family, and your pets. Keep track of the local news and weather updates and enroll in emergency alerts. It is also essential to have a communication strategy to ensure you can stay in touch during a power outage.

Fill your gas tank well before the storm hits to ensure you can leave the area if necessary. Review your emergency plan with your family and take the following steps to prepare your property for high winds and potential flooding:

- Clear your property of lightweight objects that could blow around during a storm, such as lawn furniture, bikes, grills, building materials and propane tanks.
- Cover your doors and windows with storm shutters or plywood.
- Prepare to cut power to your home if you see downed power lines or flooding or you must leave your home.
- Gather supplies, such as clean drinking water, food for humans and pets and medications.

If flooding is predicted or imminent in your area and civil order has been issued, homeowners with an NFIP policy may receive up to \$1,000 to help pay for loss avoidance supplies, such as sandbags, lumber, storage expenses, water pumps and tarps.

Making Sure You're Covered

Your agent can help you assess your current homeowners insurance coverage to determine whether you have adequate coverage in case of a hurricane.

Contact TWFG-Tara Arena 409-554-0476 today to learn more about properly insuring your home and get a personalized quote.