

# Holiday Season: What Florida Insurance Clients Should Watch Out For

As the 2025 holiday season approaches, families across Florida are preparing for travel, celebrations, shopping, and gatherings with loved ones. While the holidays are meant to be joyful, they also bring increased risks for homeowners, drivers, boat owners, and business owners throughout the state.

From package theft to holiday travel accidents and winter weather surprises, now is the perfect time to review your insurance coverage and take precautions before issues arise.

## 1. Increased Theft During the Holidays

The holiday season is one of the busiest times of year for theft and burglary claims in Florida. With online shopping at an all-time high, porch piracy continues to rise in neighborhoods across the state.

### Tips to Protect Yourself:

- Track deliveries closely
- Use video doorbells or security cameras
- Avoid leaving packages unattended overnight
- Pause mail delivery if traveling
- Keep gifts out of sight from windows

Many homeowners insurance policies may provide coverage for stolen personal belongings, but policy limits and deductibles vary.

## 2. Holiday Travel Means More Auto Accidents

Roadways become significantly busier during Thanksgiving, Christmas, and New Year's travel periods. Florida also sees an increase in distracted driving, impaired driving, and uninsured motorists during the holidays.

### Important Auto Insurance Reminders:

- Verify your liability limits are adequate
- Consider uninsured/underinsured motorist coverage
- Keep proof of insurance in your vehicle
- Review roadside assistance options before long trips

If you plan to travel out of state, make sure your coverage extends properly and understand what to do in the event of an accident away from home.

### **3. Decorating Hazards Can Lead to Claims**

Holiday lights, candles, inflatables, and extension cords may create fire hazards if not used properly. According to fire safety experts, December is one of the peak months for home fires caused by electrical issues and unattended candles.

#### **Safety Tips:**

- Inspect lights for damaged wiring
- Avoid overloading outlets
- Turn decorations off before bed
- Keep live Christmas trees watered
- Never leave candles unattended

A small precaution today can help prevent a major homeowners insurance claim later.

### **4. Travelers Should Review Coverage Before Leaving**

Whether you're heading out on a holiday cruise, visiting family, or taking a winter vacation, it's important to ensure your property is protected while your home sits vacant.

#### **Before Leaving:**

- Set timers for lights
- Inform trusted neighbors
- Shut off water if leaving for an extended period
- Secure valuables and important documents

Some insurance policies may have restrictions or conditions for homes left unoccupied for long periods, especially during the holiday season.

### **5. Boat and Yacht Owners Should Stay Prepared**

Florida's boating season remains active year-round, including during the holidays. Many owners spend time on the water entertaining guests or traveling to waterfront events.

However, crowded marinas, inexperienced operators, and winter storms can increase risks.

#### **Yacht & Boat Insurance Considerations:**

- Review liability coverage before hosting guests
- Confirm navigation limits
- Ensure hurricane haul-out coverage is included
- Document onboard valuables and electronics

Even during the “off-season,” proper marine coverage remains essential in Florida.

## **6. Online Shopping Scams Are Increasing**

Cybercriminals often target consumers during holiday shopping season through fake websites, phishing emails, and fraudulent shipping notifications.

### **Protect Yourself Online:**

- Avoid clicking suspicious tracking links
- Shop only from secure websites
- Monitor credit card statements
- Use strong passwords and two-factor authentication

Identity theft restoration services may be available as optional endorsements on some insurance policies.

## **7. Prepare Early for the 2026 Hurricane Season**

While hurricane season officially ends November 30th, the holiday season is an ideal time to review your insurance program before the next storm season arrives.

### **Consider Reviewing:**

- Roof age and condition
- Flood insurance coverage
- Windstorm deductibles
- Home replacement cost estimates
- Updated home inventory documentation

Many Florida homeowners wait until a storm is approaching to review coverage — and by then, it may be too late to make important changes.

## **Final Thoughts**

The holidays should be spent making memories — not dealing with unexpected insurance issues. Taking a proactive approach now can help protect your home, vehicles, watercraft, business, and loved ones throughout the season.

If you have questions about your current coverage or want to review your policies before the new year, contact your insurance advisor to ensure you’re properly protected heading into 2026.

Stay safe, enjoy the holidays, and have a happy and healthy New Year from all of us here in Florida.

