

Preparing for Hurricane Season in Florida: What Every Homeowner Needs to Know

Living in Florida means sunshine, beautiful coastlines, and unfortunately, hurricane risks. As hurricane season approaches each year from June 1 through November 30, preparation becomes more than just stocking up on bottled water and batteries—it also means reviewing your insurance coverage before a storm develops.

Many Florida homeowners are surprised to learn that not all storm-related damage is covered under a standard homeowners insurance policy. Wind damage, flood damage, hurricane deductibles, and policy exclusions can create major financial gaps if coverage is not reviewed ahead of time. Experts continue to warn that Florida's insurance market remains challenging due to increasing storm activity and rising claim costs.

Review Your Hurricane Coverage Before Storm Season

One of the most important steps Florida homeowners can take is reviewing their insurance policy early in the season. Once a tropical storm or hurricane enters the area, many insurance carriers place binding restrictions on new policies or coverage changes.

When reviewing your policy, pay close attention to:

- Hurricane deductibles
- Windstorm coverage
- Roof age and limitations
- Personal property limits
- Additional living expense coverage
- Water damage exclusions

Florida hurricane deductibles are often calculated as a percentage of your home's insured value instead of a flat dollar amount. For example, a 2% deductible on a \$500,000 home means you could pay \$10,000 out-of-pocket before insurance coverage begins.

Flood Insurance Is Separate

A common misconception among Florida residents is that flood damage is automatically covered under homeowners insurance. In reality, flood insurance typically requires a separate policy.

This is especially important in South Florida, where heavy rainfall, storm surge, and rising water can affect homes both inside and outside designated flood zones. In fact, many flood claims occur outside high-risk flood areas.

Flood insurance policies may also include waiting periods before coverage becomes active, which is why planning early is critical.

Protect Your Home and Simplify Claims

Preparation can make the claims process significantly smoother after a storm. Insurance professionals recommend:

- Taking photos and videos of your property before hurricane season
- Documenting valuables and serial numbers
- Saving insurance documents digitally
- Updating wind mitigation inspections
- Keeping a list of trusted contractors

These simple steps can help speed up claims and reduce disputes after a storm event.

Florida Insurance Market Challenges Continue

Florida homeowners continue to face some of the highest insurance premiums in the country due to increased hurricane activity, rising rebuilding costs, and insurer losses. While some stability has returned to the market, experts caution that another severe hurricane season could impact rates again.

That makes proactive planning more important than ever.

Final Thoughts

Hurricane preparedness is about more than emergency supplies—it's about making sure your insurance protection is ready before the next storm forms. Understanding your coverage, reviewing deductibles, and addressing potential gaps now can help protect your home, finances, and peace of mind throughout hurricane season.

If you have questions about your current homeowners, flood, or windstorm coverage, now is the ideal time to review your policy and make sure you are properly protected for Florida's unique risks.