



# When does a Hurricane Deductible apply?

## Hurricane Deductibles

From June 1<sup>st</sup> to November 30<sup>th</sup>, the Gulf of Mexico and eastern coast of the United States is on alert for Hurricane Season. Eyes turn to the [National Hurricane Center](#) during this season to watch and prepare for any storm threats.

According to the [Florida Office of Insurance Regulation](#), wind damage is considered hurricane damage if the damage occurred **DURING** a hurricane named by the National Hurricane Center of the National Weather Service. The [duration of a hurricane](#) is defined by the following:

- Begins when a hurricane Watch or Warning is issued for any part of Florida by the National Hurricane Center;
- While hurricane conditions continue to exist in Florida; and
- Ends 72 hours after the hurricane watches and warnings are lifted in Florida.

The National Hurricane Center declared **Hurricane Irma's** duration for the state of Florida to be from 11 a.m. on September 7, 2017 to 5 a.m. on September 14, 2017. Any wind-related damages occurring within this time frame would be subject to your hurricane deductible.

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## So just how much is a hurricane deductible and when does it apply?

Hurricane deductibles are a percentage of your *Coverage A – Dwelling* amount. In Florida, a typical homeowners insurance policy hurricane deductible is **2% of Coverage A – Dwelling** amount.

*For example, if your Coverage A amount is \$200,000, then your hurricane deductible would be \$4,000.*

Your deductible is subtracted from your claims loss amount as you are required to cover the deductible amount BEFORE your insurance kicks in. After this amount is met, any other hurricane related damage is covered by your insurance for the remainder of the calendar year. Since hurricane deductibles are a calendar year deductible (January 1 – December 31), if you do not meet your hurricane deductible amount and experience a second hurricane loss, the deductible will be either the remainder of the hurricane deductible or the AOP (All Other Perils) deductible, whichever is greater. If you did meet your hurricane deductible, then the AOP deductible will apply for any subsequent hurricane loss.

It is important to keep ALL of your receipts and a running tally of your out-of-pocket expenses. This way when a storm strikes, you're prepared to show how much of your deductible you've met after filing a claim.

Talk to your agent or create an account at [www.MyPreparedPortal.com](http://www.MyPreparedPortal.com) to view your insurance policy online to find out what your hurricane deductible is today. Our online portal also allows you to make payments, view policy documents, update contact information and go paperless!

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