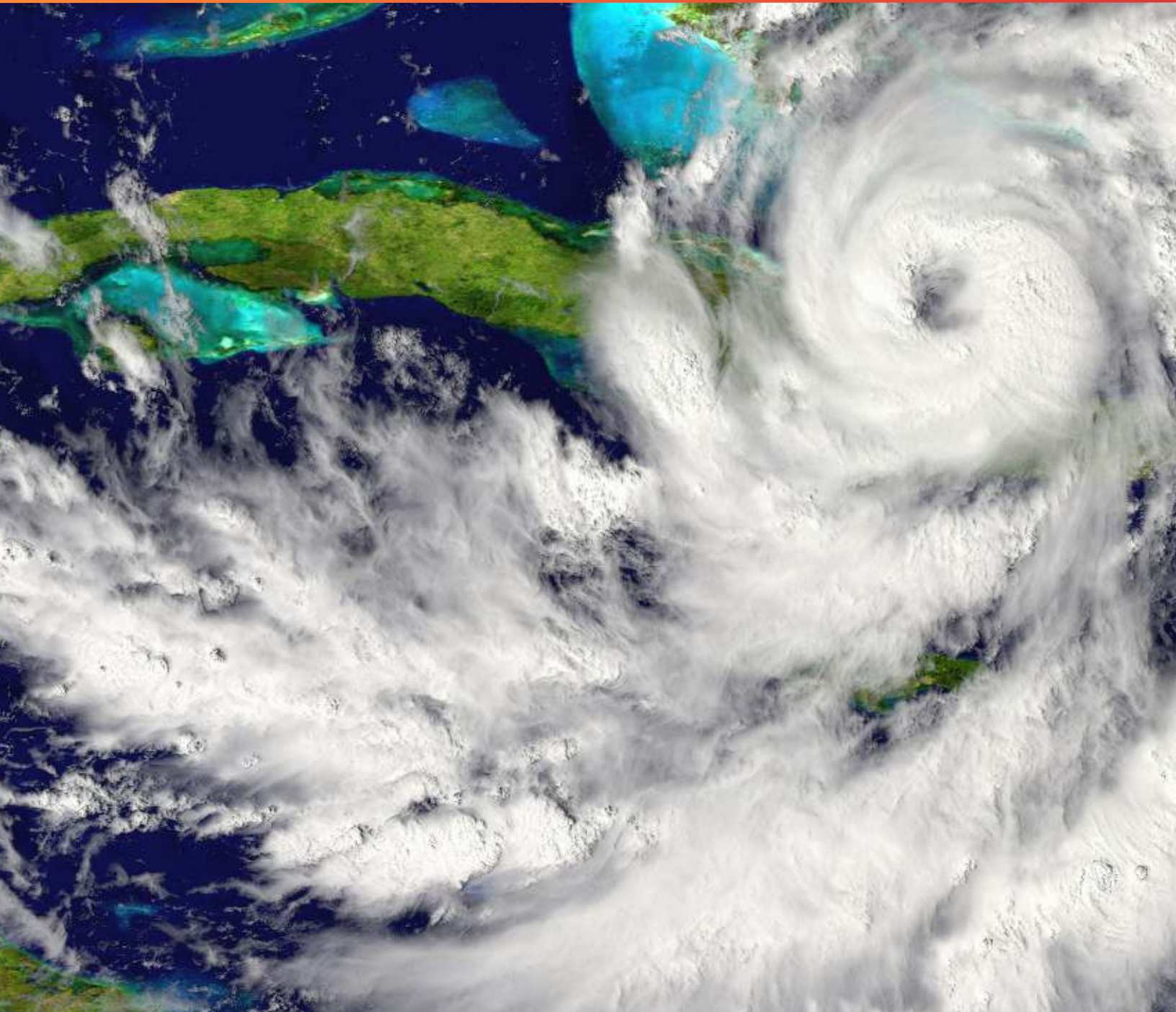


**FARAH & FARAH**  
Protecting you and your family since 1979.

## **Storm Season: Are you Ready?**



**800-500-5555 | farahandfarah.com**

# DO YOU UNDERSTAND YOUR COVERAGE?

As you prepare for hurricane season, the first thing we recommend is reviewing your homeowners' insurance policy.

Make sure it's current, and in your evaluation, pay attention to 3 things:

## 1. DEDUCTIBLE

Can you afford it? If a storm comes and you need coverage, you'll need to be able to readily pay your deductible.

## 2. COVERAGE AMOUNT

Confirm that the coverage matches what would be needed to cover the structure and belongings inside.

## 3. EXCLUSIONS

Make sure that the storm conditions common to your area are covered under your policy, not baked into your contract as an exclusion that would prevent your policy from benefitting you in your time of need.

**...BELIEVE IT OR NOT, MOST FLORIDIANS DON'T.**

**>75%**

More than 75% of Florida homeowners say they don't clearly understand their hurricane insurance coverage.

**1 IN 8**

...don't even know if their homeowners' insurance policy covers hurricane damage.

**71%**

of Floridians aren't aware that consumers can negotiate with insurers about claims.



# HELPING YOU NAVIGATE THE PROCESS

- Your insurance company has **90 days** to pay or deny your claim after it's filed.
- Within **14 calendar days** of receiving your claim, your insurer must review and acknowledge receipt of your claim. They also must provide you with instructions, all the needed claims documents, and contact information.
- If you have to hire a lawyer because your insurance company denies or delays processing your claim - your legal fees might be covered by the insurance company if you win. And remember, Farah & Farah's legal services are free unless we win, so you've really got nothing to lose.
- If your insurance provider denies your claim - they must provide the reason for the denial. **At Farah & Farah, we offer free, no-risk case evaluations.** Contact us if your claim is denied - especially if the denial you receive includes language about the damage being "cosmetic", "caused by wear and tear", "improper installation" or "lack of maintenance". You also may be told the damage "amount is below your deductible", that it "occurred outside of the policy period" or that it "was not caused by a covered peril".

There are various profit-driven reasons why an insurance company would serve up one of these excuses. We're here to help keep the insurance company on the hook. It's their contract - we'll fight to make sure they honor it.

All of us on Team Farah wish you and your family a safe storm season. We're here for you - through any & all of life's storms - as a resource and advocate. **If you have any questions, or if your insurance company attempts to deny your claim, we're standing by ready to help!**

**800-500-5555 | [farahandfarah.com](http://farahandfarah.com)**

# PREPAREDNESS TIPS



- Close & lock windows.
- Inspect each window & door - reseal if necessary.
- If your doors need additional reinforcing - purchase and install a bolt kit from a hardware store.
- Bring all outdoor furniture, decor, and children's toys inside.
- Each year, before hurricane season, trim any tree branches that are breaking, dead, or near your windows or roof. Once a storm is threatening your area - trimming trees is discouraged as debris may not be picked up and can become projectiles during a storm.
- Clean out your gutters.
- Store your valuables in waterproof containers.
- Turn your refrigerator and freezer to their highest settings as a precaution to eliminate food waste due to power outage.
- Find a "safe zone" in your home.
- Move your hurricane supplies to your "safe zone".
- Print out your insurance coverage documents and store them in a waterproof container.
- Review your insurance coverage.
- Use surge protectors to protect your electrical appliances and property.
- Fill an extra bathtub with water if possible, as well as empty jugs and bottles for use.
- Take photos of your house's interior & exterior so you can account for damages after the storm.

## PROTECT YOUR CAR

Park it in a safe location - a garage, if possible. If that's not available, park your car close to a building. Don't park it under power lines or trees. If you live in a flood zone, move your car to higher elevation.

Fill your gas tank so you can evacuate if needed.

Store important car documents safely in a water-sealed bag. Take photos of your car's interior and exterior.

Don't drive through a flood- it's hard to know how deep a puddle is and one foot of water is enough to damage your car.