

# Harvey Wolfman: Hurricane prep goes beyond food and water

**T**ropical Storm Beryl blew ashore in Northeast Florida last week on its own calendar.

Coming four days before the official start of the 2012 Atlantic hurricane season, it was a strong reminder that tropical events — including more severe hurricanes — are unpredictable in their timing, intensity and scope. As the state marks 20 hurricane seasons since Hurricane Andrew devastated parts of South Florida, there is no better time to evaluate storm plans and preparations.

Food, emergency shelter and evacuation plans are vital, but so is having a plan for how to deal with damage after the storm. As president of the Florida Association of Public Insurance Adjusters (FAPIA), I urge businesses and homeowners to take time to fully understand their insurance policies. These policies are inherently complicated documents, with many obligations placed upon the policyholder when filing a damage claim — from providing detailed appraisals and photo documentation to lengthy inventories of lost property.

Having a trusted public adjuster can ease the burden for policyholders faced with damage, and not just during hurricane season but all year, when disasters including fires and tornadoes can strike.

Public adjusters are the only licensed, bonded and trained advocates who work exclusively for insured policyholders, preparing, presenting and adjusting claims on their behalf. At FAPIA, the statewide association representing more than 400 licensed and trained public

adjusters, we find that policyholders often do not understand their policy requirements. Policyholders who move too hastily and without proper counsel run the risk of making unnecessary fixes that insurance policies don't cover, or of fixing damage before getting the proper documentation necessary to get their claim paid.

On behalf of FAPIA, founded two decades ago with a guiding mission of consumer advocacy, I urge policyholders to exercise caution as we enter the 2012 Atlantic hurricane season. Policyholders can prepare now for the worst by taking these simple but important steps:

- Make a visual record of your home and possessions. Use your digital camera, smartphone or video recorder to document the condition of your home and belongings before any damage.
- Prepare a detailed list of all your personal and business property before a storm. This will help document your claim after a loss.
- Gather up receipts for large items such as major appliances, furniture and electronics and make copies to include with your property inventory.
- Remove valuables such as family photos that cannot be replaced and store them in a well-sealed safe or safe deposit box, or create digital copies of these irreplaceable items.
- Create a disaster supply kit that includes copies of your insurance policies, family medical information,

deeds and wills, etc. Place the originals of those important documents in a safe deposit box or safe or in a well-sealed container in your car.

- Research community hurricane evacuation routes now to determine where you will go and how you will get there if you need to evacuate.
- Carefully review your insurance coverage in advance of hurricane season to determine your deductible on a hurricane loss.
- Know your home's vulnerability to storm surge, flooding and wind; confirm whether your policy covers such damage.
- Review the "Duties After Loss" section of your policy. Failure to follow the provisions listed in this section could result in nonpayment on your legitimate claim.
- Check the "Exclusions" portion of your windstorm policy. Many insurance companies have added new exclusions to coverage, which could affect your protection.
- If you plan to use the help of a public adjuster, research now to find a licensed FAPIA member you trust. To identify licensed FAPIA members in your market, visit [www.FAPIA.net](http://www.FAPIA.net) and print out contact information. Keep this in your disaster kit.

*Harvey Wolfman is president of the Florida Association of Public Insurance Adjusters.*