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### **Extension Office Reminders Regarding Insurance Policies and Claims**

As Hurricane Irma threatens Florida, the St. Lucie County Extension office wanted to provide a few reminders to residents about insurance policies and claims.

- Renters and roommates need your own insurance - Renters insurance is relatively inexpensive and will cover the loss of belongings while living in someone else's home (your landlord's or your significant other's). If you need it, get it now as insurance companies will initiate a moratorium on selling policies as the storm approaches.
- Pre-storm Pictures – take pictures of everything in your home and autos. Start with wide-angle shots of the rooms from all angles, then take photos of contents in closets, drawers, cabinets, etc. Pictures can be beneficial in being able to prove that you had items in which you are claiming.
- Take your homeowner's or renter's and/or auto insurance policy with you if you evacuate. If you need to file a claim for storm damage, you will need your policy number and the claim contact number for your insurance provider.
- Read your insurance policy – understand your policy before you need to make a claim. Policies will have different deductibles for different types of storms. Understanding the differences before a storm can be helpful during recovery. Know what is covered and understand that your claim can be denied if you don't take steps to mitigate further damage after the storm passes.
- Speaking of mitigating damage – after the storm passes and you find your home, car or belongings were damaged, take steps to prevent more damage. Be sure to take pictures before addressing damages. Cover holes in a roof with a tarp, remove wet carpet and furniture to prevent mold and mildew, cover broken windows, etc. Not taking steps to avoid further damage may cause insurance company to deny claim.
- Don't be afraid to file a claim - Insurance companies may have an internal policy to deny future coverage for someone who has filed too many claims. However, a named storm or major weather event is referred to as a 'CAT' and will be assigned a 'CAT' number. CAT claims are noted in the claim record and should not be held against you for future renewals. If you aren't sure if your damage was enough to cost more than the deductible to repair, go ahead and file and the claim adjuster will make the determination.