

## HURRICANE DEDUCTIBLE

A deductible is the amount of money a policyholder must pay before they can collect money from their insurance company for a covered loss. In Florida, a property insurance policy has two deductibles; one for hurricane damage and one for all other covered perils. The Declarations page of your insurance policy lists the dollar amount of both deductibles.

The hurricane deductible applies when there is wind damage to a home as a result of a hurricane named by the National Hurricane Center. The hurricane deductible applies to all hurricane losses that occur in a calendar year (*January 1 – December 31*). Policyholders are encouraged to report hurricane-related damage as it occurs even if it is below the deductible amount. This way, if there is another named hurricane in the same calendar year the policyholder can continue adding up the amount of damage and may reach the deductible amount after multiple storms. In the event the first hurricane loss exceeds the hurricane deductible, it is important to understand that the 'all other perils' deductible will be applied to each and every subsequent hurricane loss. Each and every hurricane claim will have a deductible.

### EXAMPLE HURRICANE DEDUCTIBLE

Deductibles: All Other Perils: **\$2,500** Hurricane Deductible: **\$3,874 (2%)**

Loss Amount	Deductible	Result
\$1,200	H: <b>\$3,874</b> AOP: \$2,500	\$2,674
\$3,501	H: <b>\$2,674</b> AOP: \$2,500	\$827 paid to insured



# AMERICAN INTEGRITY'S 2014 HURRICANE SEASON GUIDE



## CONTACT INFORMATION

American Integrity 24 Hour Claims Hotline: **866-277-9871**  
American Integrity Customer Service: **866-968-8390 Option 4**  
Wright Flood Claims Service: **800-725-9472**  
Wright Flood Customer Service: **800-820-3242 Ext. 5464**  
Rytech: **800-865-8787** DKI: **888-735-0800**

[www.aiicfl.com](http://www.aiicfl.com)

\*\*\* Please consult your insurance agent or policy documents to fully understand any coverage, terms, conditions, limits and exclusions.

*You can better protect  
your home and family  
this hurricane season  
if you have a plan and  
you're prepared!*

## BEFORE THE STORM

**Create a home inventory** - A complete record of property is essential for insurance claims. This can easily be done with a smart phone or video cam.

**Make an emergency supply kit** - Be sure to have enough food, water and supplies to last at least 72 hours.



**Evacuation route** - Know your evacuation route and the location of your area's emergency shelters.

**Flood Coverage** - A standard homeowner's insurance policy does NOT cover flood loss and it takes 30 days to bind new coverage. Check with your agent to make sure you have flood coverage!

## DURING THE STORM

**Evacuation** - Whether you decide to evacuate during a storm or not is ultimately your decision and should be based on what you feel is the safest for you and your family. Keep in mind, however, if you evacuate when there is no mandatory evacuation order then "Additional Living Expenses" are not covered under your homeowner's policy.

**Temporary Repairs** - Take reasonable and necessary steps to protect your property from further damage such as boarding up a broken window or tarping a roof. Don't do

anything that will put you at risk. If you have to purchase anything for temporary repairs save all your receipts as your policy may provide reimbursement.



**Connect Online** (if you have power!) - You can make better decisions when you have the most current information on a storm. There are many useful sources of valuable information including the web and social media sites of...

- Your local news channel
- The National Oceanic and Atmospheric Administration (NOAA)
- American Red Cross
- FEMA
- The Weather Channel
- American Integrity Insurance Group

## AFTER THE STORM

**Claims** - American Integrity has an experienced claims staff waiting to help you! Call your claim in right away.

**24 Hour Claims Hotline: 1-866-277-9871**

**Avoid Scams** - Unfortunately, there are dishonest service providers out there who will take advantage of people during a time when they are most vulnerable. Don't make any rash decisions; talk to your agent or insurance company first, investigate the track record of the service provider, and be very wary of individuals who solicit business from you. Don't sign anything until you have read it!

• **Emergency cleanup** - For covered losses American Integrity recommends **Rytech: 800-865-8787** or **DKI: 888-735-0800**. American Integrity stands behind the repairs and work of Rytech and DKI which provides additional protection for you!

• **Assignment of Benefits** - If a service provider asks you to sign an "Assignment of Benefits" be aware that you are signing away all your rights to the claim, and any checks or claim benefits are transferred to the service provider!



**Advance Payment** - Let your adjuster know if you need immediate emergency funds to see you through the claim adjustment process.

**Claim Checks** - If you have a mortgage on your home, the check will be made out to both you and the mortgage company. This means that the mortgage company will have to endorse the check. Call your mortgage company to find out what process they have in place for this.

**Supplemental Claim** - An adjuster will do their best to accurately estimate how much it will cost to repair damage to your home. If additional damages are found or if items were missed, contact your adjuster to file a supplemental claim.