



# FREQUENTLY ASKED QUESTIONS ON HURRICANE INSURANCE

PROTECT YOURSELF, YOUR FAMILY, AND YOUR PROPERTY

## Can homes be protected against wind damage?

Yes, homes can be fortified to better withstand the effect of severe wind. There are hurricane clips for roof-to-wall connections, window opening protective shields, and roof-to-ground tie down systems. Some homeowner's insurance companies provide premium credits or discounts for these types of retrofits.

## What type of wind damage is covered under my homeowners policy versus a hurricane policy?

The language contained inside the policy outlines what triggers a hurricane policy to become effective. Most companies have a "72-hour clause" which means that once a hurricane "watch" or "warning" is issued by the Central Pacific Hurricane Center of the National Weather Service, damage sustained during the 72-hour period following the issuance of the watch or warning will be covered under a hurricane policy.

Policyholders should talk with their insurance company to find out the specific language in their policy that references when a hurricane policy will be triggered.

## How is your hurricane insurance premium calculated?

The premium is based on the construction type of the dwelling, the deductible, and other factors such as age and condition of the home. Discounts are often provided if homeowners take the necessary precautions to mitigate damage to the home caused by a hurricane, including the installation of hurricane clips and foundation anchors.

## Is having hurricane insurance purely optional?

Lenders will require it if there is a mortgage on the property. For homeowners who own their property outright, it is optional. However, they are encouraged to consider purchasing a policy. The time to worry about being adequately protected is not during a storm. Hurricane damage can cause devastating loss to the individual and the community. It is better to be proactive by protecting your property and belongings.

## What kind of damage does hurricane insurance cover and not cover?

The extent of coverage varies based on the insurance company. Flood damage and lesser, non-hurricane wind events are not covered under hurricane insurance. Consumers should review their policy to see what is specifically included and excluded in their coverage. Speak with your agent before a storm hits to get a better idea of what type of coverage you have, and the potential out-of-pocket expenses that might be incurred.

### Homeowners who need to file a claim should:

- Check for damage
- Secure your property to prevent further damage and keep receipts for any materials used
- Report your damage to your insurance company or agent (make a claim)
- Submit proof of loss forms or other claim forms if requested by your insurance company
- Set damaged items aside for later review/inspection by your adjuster
- Don't begin permanent repairs until damage is inspected by your adjuster or told to do so by your insurance company
- Work with your adjuster and contractor to estimate the cost of repairs
- Receive settlement checks and begin repairs

## How does the claims process work?

Once a claim is filed, the insurance company will assign a claims adjuster to assess the damage and determine the payment. We encourage homeowners to jot down notes and keep track of the dates of any conversations between the insurance agent and/or adjuster.

If there are disagreements, review the policy and findings with the insurance company and negotiate a settlement. Get your agent involved. If an agreement cannot be reached despite best efforts and careful reading of the policy language, consumers can file a complaint with the Hawaii Insurance Division.

## What happens if my deductible exceeds the amount of damage to my property and belongings?

If the damage is estimated to be less than the deductible, the policyholder won't receive a check from the insurance company and must pay for the repairs and/or replaced items out-of-pocket. If the amount of damage exceeds the deductible, the insurance company will issue a check for the amount less the deductible. Policyholders do not need to come up with the money for the deductible to receive a payment from the insurance company.

It is important to review the deductible amount when a policy is purchased to ensure this amount can be absorbed by the policyholder in the event of a disaster.

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