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Understanding hurricane insurance

19 min read

By [Les Masterson](#) Posted : August 5, 2020

Hurricane season is here, and now is a good time to check your [homeowners insurance](#) to make sure you're properly protected before a storm escalates and hits your area and leaves you with a damaged or destroyed home.

Hurricane season runs from June through November and peaks in September.

Don't wait until a hurricane is headed your way to look into your home insurance protection. Insurers are not going to allow homeowners to buy new or additional insurance if there is already a hurricane watch. Instead, make sure you have the right insurance protection now.

The good news is that most homeowners insurance policies cover damage from

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Hurricane season runs from June through November and peaks between August and October.

hurricanes. The one exception is flooding. You'll need a separate flood insurance policy for flood coverage.

However, if you live in an area prone to hurricanes, such as along the East Coast or Gulf Coast, an insurer may exclude coverage for hurricane damage, such as from wind, in a standard homeowners insurance policy or may limit coverage.

If this is the case, you could shop around to see if other insurers in your area will cover you for hurricane damage. You may also see if your current insurer would add windstorm coverage to your policy.

What does hurricane insurance cover?



There is nothing specifically called “hurricane insurance.” Most standard homeowners policies will cover damage caused by hurricanes except for flood damage.

But those who live along the East Coast or Gulf Coast, which is where hurricanes most often occur in the U.S., may need to buy an additional [windstorm](#) coverage policy.

You would also need to buy a separate [flood insurance policy](#). A common misconception is that a homeowners policy covers flood damage. It doesn't. See the flood insurance portion of this page to find out more.

Hurricane insurance coverage

The vast majority of homeowners who are interested in hurricane insurance live along the East Coast or Gulf Coast – and those 19 coastal states and District of Columbia are also where you'll find hurricane deductibles.

The 19 states that have hurricane deductibles are:

- Alabama
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Louisiana
- Maine
- Maryland
- Massachusetts
- Mississippi
- New Jersey
- New York
- North Carolina
- Pennsylvania
- Rhode Island
- South Carolina
- Texas
- Virginia

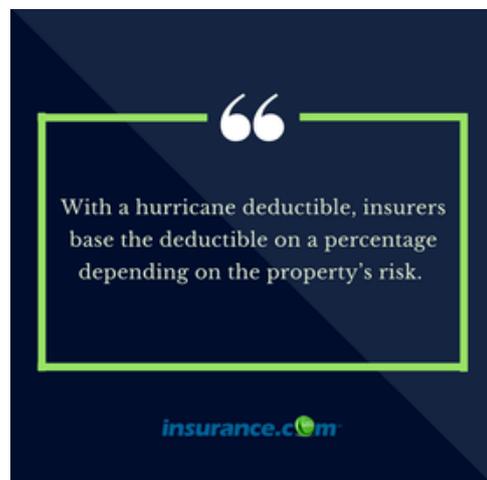
A hurricane deductible is not a flat fee like you normally see for other claims. If a fire damages your home, for instance, you would pay a deductible, such as \$500 or \$1,000, before your insurer paid for damage.

With a hurricane deductible, insurers base the deductible on a percentage depending on the property's risk. These percentages often range from 2 to 5 percent of your home's insured value. The percentage could reach double digits in hurricane-prone coastal areas, such as Florida.

For the [hurricane deductible](#) to kick in, your area must experience a "trigger event," such as a hurricane warning.

Let's look at two examples:

- If your home is insured for \$200,000 and your hurricane damage deductible is 2%, you would need to pay the first \$4,000 in damages before the insurance company begins to pay for damage.
- If that same home has a 4% deductible, that would mean you would need to pay \$8,000 before your insurer paid for the damage.



The state most associated with hurricanes, Florida, has an annual hurricane deductible. This means you won't get hit with a deductible for each storm if your home is damaged in multiple storms. Once you meet the hurricane deductible, you will only have your normal home insurance deductible.

You can find out the deductible percentage for storm damages by checking your insurance policy declarations page.

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Does renters insurance cover hurricane damage?

If you are renting, don't count on your landlord's insurance covering your personal property. Landlords get insurance that covers the physical building. You will need renters insurance to cover damages to your belongings.

Only 37% of renters have renters insurance. That's compared to 97% of homeowners who have homeowners insurance.

Renters insurance pays for damages and theft to your belongings, personal liability coverage and can cover additional living expenses, such as if you can't live in your home because of damage.

The [average cost of renters insurance](#) is about \$325 in the U.S. The cost varies greatly by state depending on risk. For instance, renters in hurricane-prone states, such as Louisiana, pay an average of around \$600 for a policy with \$300,000 in liability and \$40,000 personal property coverage, while Vermont is only \$169. Fewer natural disasters, like hurricanes, means lower rental insurance premiums.

Unlike homeowners insurance, there is no hurricane deductible for renters. If you need to file a claim, you would need to pay your set deductible, usually \$250 or \$500, before your insurance company kicks in money.

Flood insurance

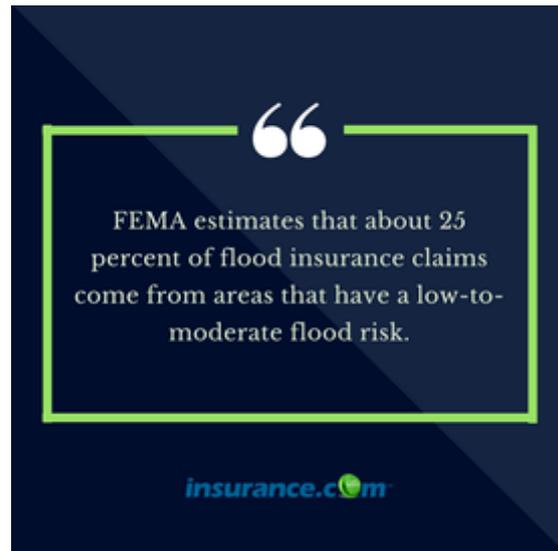
Floods are the number one natural disaster in the U.S. Insurers pay out billions each year for flood damage.

[National Flood Insurance Program](#) (NFIP), which is run by the Federal Emergency Management Agency (FEMA), estimated that the average flood-related claim in 2017 was \$91,735.

Just one inch of water can cause \$25,000 worth of damage to your home, according to the NFIP.

NFIP said more than half of flood insurance policies were in three states: Florida, Louisiana, and Texas. However, most states on the east coast have suffered from flooding over the past decade. For instance, Hurricane Sandy decimated part of the northeast.

People with homes in flood zones have to purchase flood insurance, but it's not just "risky" homes that can get flood damage.



In fact, FEMA estimates that about 25% of flood insurance claims come from areas that have a low-to-moderate flood risk. So, flood insurance can be an important piece of protection for those not living in flood zones.

Flooding associated with hurricanes is usually not covered in homeowner policies. Homeowners can buy additional flood insurance through a broker or agent or through NFIP.

Flood insurance covers the home, electrical systems, appliances, and other building property, as well as personal contents. Homeowners and condo owners can insure up to \$250,000 for a home and up to \$100,000 for contents. Renters can insure up to \$100,000 for contents.

Here's what flood insurance doesn't cover:

- Damage from moisture, mildew or mold that the homeowner could have prevented
- Money and valuable papers
- Belongings outside a home, including trees, plants, walkways, decks, fences, and swimming pools
- Temporary housing if the home is inhabitable

The average cost for flood insurance is about \$640, a year. According to the Insurance Information Institute:

- In 2018 the average amount of flood coverage was \$257,000, and the average premium was \$642.
- The average flood claim in 2018 was \$42, 580 down from \$91,735 in 2017, the year of Hurricanes Harvey, Irma and Maria.

If you live in a low- or moderate-risk area, it can cost much less.

NFIP says flood insurance costs for people in low- to moderate risk areas are:

- As low as \$146 for the most basic coverage for homeowners and condo owners with a max of \$425 for the maximum coverage that includes \$250,000 for building and \$100,000 for contents.
- As little as \$50 a year for \$8,000 “contents only” flood insurance for homeowners, condo owners and renters and \$226 for \$100,000 in “contents only” flood insurance.

If the \$250,000/\$100,000 coverage limits aren't enough, you can buy excess flood insurance from an insurer, but you must have the base NFIP insurance first.

An important thing to know about flood insurance – you can't wait until a storm is barreling toward you to get flood insurance. Flood insurance usually takes a month to process and you won't be covered if you wait until a storm is already headed your way.

Windstorm insurance

Insurers in hurricane-prone states offer additional windstorm or wind/hail deductibles. This works similarly to the hurricane deductibles mentioned above though windstorm insurance is in addition to your regular homeowners policy. Ill says deductibles usually range from 1% to 5% of a home's insured value.

Make sure to review your policy to see if wind damage is excluded in your policy. If it's excluded, you may want to explore a separate wind insurance policy, which is usually a state insurance program. Each state has different rules and regulations and you don't want to wait until a storm hits your area. For instance, the state of Texas won't allow you to buy windstorm coverage if a hurricane is in the Gulf of Mexico.

The cost of windstorm insurance varies by location and risk. The annual average cost for windstorm insurance in coastal Florida is \$2,600. In Texas, it's about \$1,500.

Most wind-related claims are related to roof damage though windstorm insurance covers all exterior parts of homes and can include detached structures like garages and sheds.

One important note – if a tree crashes through your car, windstorm insurance does not cover that damage. That would go through your comprehensive car insurance.

Tips for buying hurricane insurance

Follow these tips to be sure you have adequate protection for your home.

- Check your policy to be sure you have sufficient coverage before hurricane season. You won't be covered if you wait until a storm approaches to buy protection. You should insure your home based on its replacement cost, which is the amount you need to rebuild it if damaged or destroyed, and not its market value, which is what you could sell your home for in its current condition. Replacement cost offers more protection because the cost of building a home often exceeds its market value.
- If you don't have flood insurance, buy it. If you have a policy, check the expiration date and renew it if needed, as they are sold as one-year policies. You can purchase flood insurance by calling your insurance company or local, independent agent who can provide a policy directly from the NFIP. If you don't have an insurance company or if your insurance agent does not sell flood insurance, use the [NFIP insurance provider locator](#) to find a provider near you. The NFIP has partnerships with 60 private insurance companies so it can sell and service flood insurance policies.
- Not all policies have hurricane deductibles, but if yours does, be aware of how hurricane deductibles work, and choose the one you can afford the most. They are typically 1% to 5% of your dwelling coverage amount. If your deductible is 5% and you're covered for \$300,000 dwelling protection and file a claim, you'll have to pay a \$15,000 deductible before your insurer will cover the remainder of your loss. A 1% deductible would leave you to pay \$3,000.
- Check for wind-damage exclusions, and if wind damage isn't covered by your standard policy, buy one from your state's insurance program. In hurricane-prone states, for instance Louisiana, Texas and Florida, some standard home insurance policies won't pay for windstorm damage. So, if you want coverage you need to buy an extra windstorm insurance policy in addition to your normal home insurance policy. In this case all wind damage would fall under this policy instead of your traditional homeowners.

How much does hurricane insurance cost?

How much you pay for hurricane insurance really depends on the amount of home insurance you buy, where you live, whether you also have a separate wind damage policy or not and how much you pay for your separate flood insurance coverage. To get a rough idea, the average cost of a home insurance policy is about \$2,000, and flood insurance costs about \$640, so on average, protection for wind and flood damage from hurricanes is about \$2,640. Keep in mind, however, that rates can be significantly higher, if you live in a hurricane-prone state.

How to file hurricane insurance claim

You should handle filing an insurance claim related to a hurricane in the same way whether you have a hurricane deductible or not. If you notice damage, don't wait to notify your insurance company.



Take these actions:

- Document the damage through photos and/or video.
- Prevent further damage to your home by covering broken windows, for example. Not doing so could cause your insurance company to not pay for further damage caused by not taking the necessary precautions to protect your damaged home.
- Notify your insurance company immediately so they can begin the claims process.
- Keep track of your communication with your insurance company, including dates, names, conversations and contact information, but don't make the permanent repairs until your insurer reviews the damage.
- Get repair estimates from qualified contractors in writing.

Having the right level of insurance if a hurricane hits can be key to your financial well-being. Make sure you understand how a hurricane can impact your homeowners insurance and that you are properly protected with flood insurance and windstorm insurance if your property is at risk.

What hurricane damage doesn't cover

Wind damage. Wait, what? Isn't wind practically the definition of a hurricane? And you're telling me that my insurance may not cover me if there's a hurricane?

Well, yes, you may not be covered if there's a ton of wind - and you live in an area that gets a lot of hurricanes.

Now, if you live off the beaten path of a hurricane, in, say, Ohio and Indiana, which, believe it or not, [can occasionally get the remnants of a hurricane plowing through the neighborhood](#), you probably are covered for hurricane winds. But some insurance policies won't cover wind in a hurricane - again, if you live in a hurricane zone. If you live in such a place, you may need to buy a separate windstorm insurance policy.

Talk to your insurance agent, though. It's never good to assume anything with insurance.

Flooding. Many insurance policies don't cover flooding, unless you have purchased a separate flood insurance policy. So if you live anywhere - hurricane zone or not - that sees a lot of flooding, you really should look into purchasing flood insurance.

Mudslides. So a hurricane created a mudslide, and your house is under that, and your insurance won't cover *that*? [Yeah, you almost certainly aren't covered](#). Sorry. Insurers have this weird thing about "earth movement." They won't cover you for earthquakes or any time the ground shifts under your house for some reason, and a mudslide is considered, well, the earth moving.

But you might be covered for a mudflow, where a flood brings mud into your home.

Sure, it seems crazy, and you're now thinking that this is why some people drink heavily. But insurance companies become very exact when it comes to how they define coverage and natural disasters.

Power failure. Insurers get very exact and weird here, too. Let's say that you have a freezer full of ribs and steak and seafood. You're about to throw some big party. Anyway, the power goes out, and you lose all of that food and are out a lot of money. If this is one-off incident, where your house lost power, and nobody else did, your policy probably covers that.

If your entire town lost power due to a hurricane, and you lose the same food and the same amount of money, you are probably not covered.

Can you buy last-minute hurricane insurance?

Yes and no.

First of all, there is no actual "hurricane insurance." There are insurance policies you can get, though, that will help cover you during a hurricane.

So here's what you can do - and can't do.

Getting flood insurance? You'll be covered in 30 days. So you see that a hurricane is brewing and may come into your area in the next two weeks? You might as well buy the flood insurance, but it won't be good until probably

the *next* hurricane. [The National Flood Insurance Program](#) won't cover you if you buy a policy, and you have flooding within 30 days.

Getting windstorm insurance? You'll be covered in 15 days. If a hurricane drops by your home within 15 days, you probably aren't covered.

Getting homeowner's insurance? You'll be covered in 48 hours. If a hurricane becomes an uninvited guest in your home within 48 hours, you probably can't make any policy changes, or the coverage you're buying may not cover you in the event of the storm hitting your home. In fact, if an insurer knows your home is in the path of a hurricane, they simply won't offer you coverage until after the storm passes.

You should get car insurance at least 48 hours before a hurricane. Same deal. That said, you should have insurance for your car at all times. So, really, the rule should be - if a hurricane is forming, and it's coming within 48 hours, this is not the time to buy a new car.

As for all of these rules, look at it this way. Insurance is supposed to cover you in case of a rare emergency. If people are allowed to buy insurance when that rare emergency is in the midst of happening, well, the insurance industry wouldn't be in business for long.

How to prep for a hurricane

There's so much to do to prepare for a hurricane, but we'll try to give it to you in a few quick paragraphs.

First - it's all about planning and then carrying out the plan. That means you know how to get out of your community if you're going to leave - and where and how you're going to hunker down if you're going to stay.

And obviously, hopefully, you've bought insurance to cover every realistic problem imaginable that a hurricane will bring - that is, you want protection from wind damage, flooding, rain and possibly a torrent of mud and trash flowing into your home.

You also want to protect your home as much as possible. That'll minimize the damage, and if there is damage, your insurer will appreciate later seeing that you did your best, like boarding up windows and installing storm shutters over windows and skylights.

You'll want to make sure your car is somewhere high and dry and covered.

Store any important documents somewhere safe, and be sure to have an emergency kit, whether you're staying put or going out on the road.

Tips for protecting your property from severe weather

If you want to dig deeper and go the extra mile, beyond covering windows with 5/8" marine plywood or permanent storm shutters (the best protection), you may want to try the following.

- *Look into getting hurricane clips.* You probably should get a professional to do this, unless you really feel confident in your DIY skills. But these are steel connectors that you attach to your roof and make it harder for a hurricane to rip the roof off of your home.
- *Trim your trees.* It'll look nice, but it'll also make the more wind resistant.
- *Go to your garage.* And reinforce the garage door. Again, probably a job for a garage door professional. They can make it so that it's less likely you'll have flooding in your garage (where perhaps your car is), and less likely that wind will rip off the garage door.
- *Clean out your gutters.* You needed to do that, anyway, and clogged rain gutters and downspouts can lead to severe leaking and water damage on your roof and in your basement.
- *Make sure your sump pump is in working order.* If you have any doubts - maybe it's had a few problems in recent years, or it's super old - hire a plumber and buy a new one. A faulty sump pump can lead to a flooded basement.

Hurricane insurance in Florida

We don't want to pick on Florida, but if you live there, you're well aware that it's a hurricane-prone state. Of the 10 costliest hurricanes in American history, [six of them were in Florida](#).

So if you live in Florida, and you want hurricane insurance, a few things to know:

You can't exactly buy hurricane insurance. You can only buy insurance that will cover you from parts of a hurricane. If you haven't skipped around this article too much, you know that.

In other words, you'll want to make sure your homeowner's insurance is up to date - but you probably should also have windstorm insurance and flood insurance to make sure you're fully covered. And if you're thinking, "Do I really need flood insurance," it may help to know that 1.8 million of your fellow Floridians have it. There's more flood insurance policies in Florida, in fact, than any other state.

Some of the best insurance companies to buy insurance to protect you from a hurricane - and the costs.

As you can imagine, you can get insurance that will protect you from all the major insurance companies - and minor insurance companies. Some of the brands you might want to consider include...

- USAA
- Allstate
- Liberty Mutual
- Metlife
- State Farm
- Progressive
- Geico

If you have trouble buying windstorm insurance through any of these companies - the big ones are sometimes reluctant to offer windstorm insurance - you may want to try buying it through an insurance association, such as [Citizens Property Insurance Corp.](#)

But you should shop around first. Under Florida law, you can only get an insurance policy from Citizens if you aren't able to get it from a Florida-authorized insurance company - or if your premiums are more than 15 percent higher than premiums from comparable coverage from Citizens.

If you want to get windstorm insurance from a private insurers, the [Florida Market Assistance Plan](#) can probably help you or the [Florida Office of Insurance Regulation's CHOICES Program](#).

As for how much you'll pay for your "hurricane insurance," that's hard to say. Do you live in a modest house or a luxury home near the beach? Have you installed hurricane-mitigation improvements such a short shutters (and alerted your insurer)? Or have you done nothing to prepare for a hurricane?

In any case, whatever you pay, it's going to be a lot. There's just no way around it. [Florida's average home insurance rate](#) for homeowner's insurance (never mind the flood insurance and windstorm insurance) is \$3,643, which is almost \$1,338 more than the national average of \$2,305.

Florida is the third most expensive state for home insurance, tying with Arkansas. Only Oklahoma (No. 1) and Kansas, in the midst of tornado alley, are higher.

One factor to keep in mind in cost is the hurricane deductible that was mentioned earlier in this article. If you live in Florida, you're one of 19 states that has a hurricane deductible. As soon as a hurricane warning is declared, your higher deductible will kick in, whereas other states may not have the deductible start until the winds reach hurricane strength.

It may seem like a small distinction but basically if you're in Florida, and a hurricane warning has been issued, and you have wind damage, you'll be paying that "hurricane deductible." If you're in Connecticut, and you have wind damage from a hurricane, but maybe the winds are only 70 miles instead of 74 miles or higher, your hurricane deductible would not be triggered.