



## Are You Covered For Hurricane Season?

June 1<sup>st</sup> marks the beginning of Hurricane Season and families living along the coastline will watch the weather a little more closely waiting to see if one of those areas of tropical disturbance turns into a hurricane. The 2016 forecast, published by the Colorado State University, predicts that there will be 13 named storms, 6 hurricanes, and 2 hurricanes that are a category 3 or higher. We all know the destruction that Hurricanes can cause and the last thing that anyone wants to hear is they do not have enough insurance coverage to repair their property. Below is a checklist from the Texas Department of Insurance of items to consider in preparation for hurricane season.

**Review coverage and policy limits.** Be sure your homeowners or commercial property policy provides enough coverage to pay the full replacement cost of your property. If you've remodeled or made any home improvements, make sure your policy reflects those changes. Also, property values increase over time, and insurance policies should be adjusted for your properties valuation. If you have questions about the terms or coverage provided under the policy, make sure and contact your agent.

**Consider windstorm insurance.** If your property is located in one of Texas' 14 coastal counties or southeastern Harris County, your homeowner's policy may not cover damage caused by high winds or other hurricane-related weather. You may be able to buy coverage for windstorm or hail damage from an insurance pool called the Texas Windstorm Insurance Association. It is important to check your coverage before hurricane season, because once a hurricane is in or near the Gulf of Mexico you will not be able to buy or change windstorm coverage. If you have windstorm coverage, review your policy carefully and make sure you are insured to an appropriate replacement value. For more information, call your insurance agent or the Texas Windstorm Insurance Association.

**Consider flood insurance.** Homeowners and commercial property policies typically do not cover damage from flooding. You will need a separate flood insurance policy from the National Flood Insurance Program to protect yourself from losses caused by rising water. It is important to not wait until a flooding threat is imminent because flood insurance policies usually have a 30-day waiting period after the purchase before coverage takes effect. For more information, contact your insurance agent or the National Flood Insurance Program.

**Make a home inventory.** Fill out TDI's home inventory checklist and store a copy somewhere secure. Consider emailing it to yourself and other family members so that you will be able to access it at any time from any computers. Also take photos or video of each room and the exterior of your home to keep with your inventory.

**Review you auto insurance.** State law requires all drivers to maintain liability insurance, which pays for injuries and damages you cause to other people and their cars. Considering purchasing additional coverage, such as "comprehensive" or "damage other than collision" coverage to protect your vehicle from damage caused by theft, fire, hail, or flood. If you have any questions, make sure and contact your insurance agent.

Hurricane season is always an interesting time of year for Texas residents. If a hurricane does decide to make landfall on the Texas coast it is important that you have the proper coverage to repair the damage to your property. If you are to experience property damage, make sure and contact a trusted restoration company to mitigate any damages and perform any type of structural repairs that may be necessary. Until next time my friends, be prepared and stay safe.

# June 2016

## Events

June 2: ACA Luncheon  
 June 3: CE Class  
 June 7: SAMA Luncheon  
 June 8: AAFAME Luncheon  
 June 9: IREM Luncheon  
 June 14: CAI Luncheon  
 June 14: SACA Luncheon  
 June 15: AASMOCA Luncheon  
 June 15: SABOMA Luncheon  
 June 16: Austin BOMA Luncheon  
 June 23: IWSA Luncheon  
 June 23: Hill Country Summer Conference

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 ACA Luncheon	3 CE Class	4
5	6	7 SAMA Luncheon	8 AAFAME Luncheon	9 IREM Luncheon	10	11
12	13	14 CAI Luncheon SACA Luncheon	15 SABOMA Luncheon AASMOCA Luncheon	16 Austin BOMA Luncheon	17	18
19 Father's Day	20	21	22	23 IWSA Luncheon Hill Country M&O Trade Show	24	25
26	27	28	29	30		

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