



News Release

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PEAK HURRICANE SEASON HAS ARRIVED, ARE YOU REALLY PREPARED?

VIRGINIA BEACH, Va., (August 7, 2012) – While hurricane season has been in effect since June, August through October is commonly known as “peak season” in Virginia with the height of the activity occurring in September. As Virginia residents, we are familiar with gathering our ‘hurricane preparedness’ kits and reviewing our evacuation plans, but AAA Tidewater Virginia suggests you add one more task to this annual preparedness check list; a review of your insurance policies.

“The last thing an insured wants to hear after they have sustained a loss is that something is not covered or that the deductible is more than the damage to repair the loss. It is important to educate yourself now as to what your policy covers to prevent unwanted surprises later,” said Leah Hunger, Director of Insurance for AAA Tidewater Virginia.

Here are a few tips when inquiring about your coverage:

- Most insurance companies that do business in coastal areas of Virginia apply special deductibles on homeowner policies relating to wind or hurricane losses. This deductible may be a percentage of your dwelling coverage and common ranges are from 1% - 5%. Some companies may still offer a flat dollar deductible for these losses so it is **important to find out what your policy covers.**
- When you know what the deductible will be, **find out when it will be imposed.** Some companies only impose the deductible if the loss occurred during the hurricane while others will impose the deductible if the storm was named within a certain time frame regardless if it was an actual named storm when your damage was sustained.
- There are **some deductibles that are strictly wind deductibles** that are imposed regardless of being a named storm, the deductible applies for all wind related losses.
- While you may not be able to amend this deductible you can educate yourself so that you **understand what you have and when it applies!** This is a good time to review all the stipulations in your insurance documents. Are your expenses covered if you need to live somewhere else while your home is being repaired / replaced, and do you have enough personal property coverage to adequately replace your personal belongings? Renters should ask the same questions to find out if they have any special wind / hurricane related deductibles.
- **Do you have flood insurance?** Some people don’t realize that water rising (flood) isn’t covered under the standard homeowner’s policy in Virginia.
- On the auto side, **double check your policy to be sure you know the deductible** and what is covered. If a tree falls on your car during a storm and your deductible is \$500 while you thought it was \$50 you would be very upset, even worse to find out you didn’t have physical damage at all, leaving you left to repair the vehicle out of your own pocket! All of this could be prevented by simply reviewing your policy ahead of time and making any necessary adjustments before a loss occurs.

Remember, it is important to review and request adjustments to your policies **BEFORE** there is a storm approaching. Once a storm is on its way, insurance companies implement moratoriums that prevent changes in coverage or deductibles being reduced.

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