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Are You Prepared This Hurricane Season?

Richard Smith August 15, 2019 hurricane season

Clearly someone forgot to tell mother nature that the Atlantic Hurricane Season starts on June 1st! This year, May 20th marked the unofficial start to the Hurricane season with the formation of the short-lived Subtropical Storm Andrea, south of Bermuda. This was an important reminder that though the Hurricane season runs from June 1st, to the end of November, storms can form at any time of the year.

Are you Prepared?

Your preparation should include activities such as clearing storm drains which would be in your immediate area, trimming branches that may come into contact with utility lines or your home, stocking up on non-perishable food items which can be consumed with very little preparation if any, securing an additional 2 weeks supply of critical medications, knowing where your nearest emergency shelter is and plotting the best way to get there in the event of flooding. Your audit could very well identify short comings in the readiness of your home to survive a storm and these issues should be resolved as best as they can be, by a professional.

Is your home adequately insured?

One area of preparation which should never be overlooked, is your Home Insurance. Even if you are a tenant, insurance can play a vital role in your hurricane preparedness. You should ensure that your home is adequately insured for damage caused by high winds, flooding or storm surge. What too is equally important is the question of whether your home is adequately insured. You may have built your home Fifteen (15) years ago for the sum of Two Hundred Thousand Dollars and you continue to insure your home for this sum in 2019. The question really should be, "what would it cost me to rebuild my exact home from scratch in 2019?" Arguably that may not be a question for the average person but rather one that every homeowner should have answered by a professional at least every five years. The failure to adequately insure your home could lead to a significant financial impact in the event of a loss or damage to your home.

Home Owner Vs. Householder

Some may say, "I am not a homeowner, so why should I worry about insurance?" The truth is, the insurance on your dwelling home may not cover the personal possessions of a tenant, so the responsibility of adequately securing adequate insurance coverage for these items lies with the tenant. Wouldn't it be a shame that your landlord is able to financially recover form damage to his building because he had adequate insurance coverage, but you are not able to replace your MacBook Pro, your 75inch smart TV, that rocking surround sound system or any of your other valuables that made the house you lived in, your home. One of the best ways to rebound from such a loss is with adequate insurance coverage.

So, this year, ahead of the anticipated peak of the Atlantic Hurricane Season and before it's too late, take stock of

your insurance. Honestly ask yourself if you are adequately insured. Are my home and its contents sufficiently insured? If the answer to any of those answers is No, then act swiftly to cover yourself. Remember, **"An ounce of prevention, is better than a pound of cure"**