



2026 FLORIDA HURRICANE AND FLOOD REPORT

Florida Hurricane and Flood Insurance Readiness 2026

A practical readiness report for Florida homeowners, business owners, landlords, contractors, and condo boards reviewing wind, flood, deductibles, documents, and claims prep before storm season.

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WRITTEN & REVIEWED BY FL 2-20 AGENT

OFFICIAL SOURCES LINKED

Jun–Nov

Atlantic hurricane season is the annual coverage-review deadline

Flood ≠ wind

Flood insurance needs its own yes-or-no answer

Before storm

Documents and deductible questions should be handled before a named storm is close



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Florida Hurricane and Flood Insurance Readiness 2026: the short version

- ✓ Wind, hurricane deductible, and flood coverage are separate review items. Do not treat one policy as the answer to every storm loss.
- ✓ The best time to fix missing documents is before the forecast becomes urgent. Named storms can create binding restrictions and rushed decisions.
- ✓ Flood deserves a yes-or-no answer for homes, businesses, landlords, and condo associations, even outside the highest-risk zones.
- ✓ A clean claim file starts before the claim: photos, receipts, roof details, equipment records, policy numbers, and carrier contacts should be saved where they can be reached after a storm.

Plain-English takeaway

This PDF is a companion to the full online report. Use it as a renewal conversation starter, then review actual policy forms, endorsements, contracts, and underwriting documents before making coverage decisions.

What to do next

If one of these issues affects your business, send the renewal, certificate requirements, contract language, or policy pages early. A cleaner file gives our office more time to compare the right markets.

Four hurricane and flood issues Florida buyers should review before storm season

Hurricane season is a coverage review deadline

Use the calendar to review policy terms, documents, deductibles, and contact paths before a named storm is close.

Flood insurance needs its own answer

Wind and flood are different problems. A property policy should not be treated as a flood plan without checking the actual forms.

Hurricane deductibles can change the real out-of-pocket number

A buyer may know the premium and still be surprised by the deductible that applies after a hurricane claim.

Businesses and associations need a claims file before the claim

The insurance file should include photos, maintenance records, vendor contacts, leases, equipment lists, and current insurance contacts.

Need a second set of eyes?

Send the current policy, renewal offer, or requirements sheet before timing gets tight.

[Review Flood Options](#)

Storm-season review map

Homeowners	Dwelling limit, roof information, hurricane deductible, flood status, contents, loss of use, detached structures, and claim documents.
Business owners	Building, business personal property, business income, extra expense, flood, utilities, equipment, vehicles, and employee contact plans.
Commercial property owners	Valuation, wind, flood, roof age, tenant mix, lender requirements, leases, loss of rents, ordinance or law, and deductible structure.
Condo associations	Master property, wind, flood questions, deductibles, D&O, crime/fidelity, vendors, reserves, inspections, and unit-owner communication.
Contractors and service businesses	Tools, equipment, vehicles, jobsites, certificates, stored materials, business income, and crew communication after a storm.

CHECKLIST

Documents to save before a storm claim

- ✓ Current policy declarations and deductible pages
- ✓ Flood policy or written confirmation that flood is not currently insured
- ✓ Roof age, roof updates, permits, wind mitigation reports, and photos
- ✓ Pre-storm photos or video of buildings, rooms, equipment, inventory, and outdoor property
- ✓ Receipts, serial numbers, equipment lists, and business personal property schedules
- ✓ Mortgagee, lender, lease, association, or vendor insurance requirements
- ✓ Claim phone numbers, agent contact info, carrier portals, and policy numbers
- ✓ Emergency vendor contacts for mitigation, cleanup, roofing, glass, HVAC, and security

COMMON QUESTIONS

Is flood insurance included in a Florida homeowners or commercial property policy?

Do not assume it is included. Flood is usually reviewed separately from standard property insurance.

When should Florida property owners review wind and flood coverage?

Well before hurricane season and again before renewal. Waiting until a storm is named can create binding restrictions or underwriting delays.

Sources used for this report

This report uses official public sources where factual/regulatory claims are made. The full HTML version includes additional context, internal links, and report navigation.

1. NOAA/NHC tropical cyclone climatology

<https://www.nhc.noaa.gov/climo/>

2. Ready.gov hurricane preparation guidance

<https://www.ready.gov/hurricanes>

3. FloodSmart / National Flood Insurance Program

<https://www.floodsmart.gov/>

4. NFIP agent flood insurance resources

<https://agents.floodsmart.gov/>

5. Florida CFO disaster preparedness resources

<https://www.myfloridacfo.com/division/consumers/storm>

6. Florida OIR property insurance market overview

<https://floir.gov/property-casualty/market-overview>

7. Florida hurricane deductible statute

[https://www.leg.state.fl.us/statutes/index.cfm?](https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.701.html)

[App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.701.html](https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.701.html)

Read the full online report

<https://www.greeneinsurance.com/reports/florida-hurricane-flood-insurance-readiness-2026>

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