



FLORIDA STORM-SEASON RESOURCE

Florida Hurricane Insurance Checklist

Use this checklist before hurricane season to confirm what your policy does, what it does not do, what deductible may apply, and what documents you need if a storm turns into a claim.

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PDF checklist companion

Official sources linked



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Hurricane Insurance Checklist: the short version

Florida hurricane insurance prep starts with separating wind, flood, hurricane deductible, contents, loss of use or business income, roof documentation, photos, receipts, and carrier contact information. Review those items before a named storm is close, because binding restrictions and rushed decisions can limit your options.

Use this checklist to organize insurance documents and questions. It is not legal advice, claim-settlement advice, engineering advice, or a promise that any carrier will accept a specific risk or claim.

BEST FIT

Florida homeowners

Confirm wind, flood, deductibles, roof records, receipts, and claim contacts before storm season.

Business owners and landlords

Review business property, income, vehicles, vendor contacts, and emergency records before a named storm is close.

Condo boards and property managers

Use the same wind/flood/deductible questions when board packets, common elements, or association buildings are exposed.

Contractors with tools, vehicles, or active jobsites

Protect tools, jobsite materials, vehicles, trailers, and active project documents before storm disruption.

RED FLAGS

! You cannot find the flood policy or know whether one exists.

! The hurricane deductible number is not written down in dollars.

! Roof records, photos, or receipts live only in one phone or paper folder.

! Business income, tools, vehicles, or rental income have not been reviewed with storm exposure in mind.

CHECKLIST 1

Coverage questions to answer before storm season

The goal is to know which policy responds before a storm is in the forecast.

Wind and hurricane deductible

Find the hurricane or named-storm deductible and calculate the real out-of-pocket amount using the insured dwelling, building, or structure limit.

Flood coverage

Confirm whether you have NFIP, private flood, excess flood, or no flood policy. Wind-driven rain and flood are not the same review item.

Roof and opening protection

Save roof age, permit records, wind mitigation inspection, shutters/opening protection, and repair invoices where you can access them after a storm.

Contents and business property

Check personal property, business personal property, stock, equipment, tools, tenant improvements, and outdoor property limits.

Loss of use or business income

Review whether the policy includes temporary living expense, business income, extra expense, or rental-income protection, and what triggers it.

Carrier claim contacts

Save policy numbers, carrier claim phone numbers, agent contact information, mortgagee/lender details, and emergency vendor contacts offline.

Documents to save before a hurricane is nearby

Save these in cloud storage and on a device you can take with you.

Full policy packet

Declarations, endorsements, forms, exclusions, deductibles, mortgagee/loss-payee pages, and renewal offer.

Property photo set

Four sides of the building, roof if safely visible, interior rooms, valuables, business equipment, vehicles, fences, docks, pools, and detached structures.

Receipts and serial numbers

Major appliances, electronics, tools, equipment, inventory, improvements, generators, shutters, roof work, and mitigation upgrades.

Pre-storm maintenance notes

Tree trimming, roof repairs, drain/gutter clearing, shutter installation, generator maintenance, and vendor invoices.

Emergency plan

Evacuation zone, contacts, pets, medications, accessibility needs, and where key insurance documents are stored.

What to ask our office before renewal

These questions make the insurance conversation concrete instead of theoretical.

What deductible applies?

Ask whether the hurricane, named-storm, wind/hail, flood, or all-other-peril deductible would apply to likely loss scenarios.

What is not covered?

Review flood, storm surge, wear and tear, roof limitations, ordinance or law, outdoor property, business interruption, and vacancy limitations.

What can be changed now?

Ask what can still be quoted or adjusted before storm season, and what may be restricted once a named storm approaches.

Common questions about hurricane insurance checklist

Is flood covered by my homeowners or commercial property policy in Florida?

Do not assume it is. Flood is normally reviewed separately from standard property and wind coverage. Review NFIP, private flood, excess flood, lender requirements, and exclusions before storm season.

When should I review hurricane insurance in Florida?

Review coverage before hurricane season and again before renewal. Waiting until a named storm is close can limit what carriers will quote, bind, or change.

What documents should I save before a hurricane?

Save policies, endorsements, deductibles, carrier contacts, roof and mitigation records, photos, receipts, serial numbers, mortgagee/lender information, and emergency vendor contacts.

How far before hurricane season should I review insurance documents?

Review policies before hurricane season and again at renewal. Waiting until a named storm is close can limit what carriers will quote, bind, or change.

Is flood the same as wind-driven rain in a Florida hurricane claim?

No. Wind, wind-driven rain, storm surge, rising water, and flood can be handled differently. Review the policy forms and any separate flood policy before a storm.

OFFICIAL SOURCES

1. **Florida DFS hurricane and storm resources**

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

2. **Florida DFS hurricane deductible guidance**

<https://www.myfloridacfo.com/division/consumers/consumerprotections/floridashurricanedeductible>

3. **Florida Disaster Plan & Prepare**

<https://www.floridadisaster.org/planprepare/>

4. **Florida Disaster supply kit checklist**

<https://www.floridadisaster.org/planprepare/hurricane-supply-checklist/>

5. **NOAA/NHC tropical cyclone climatology**

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

ONLINE PAGE AND RELATED RESOURCES

Use the live HTML page for links, updates, and citations

This PDF is a meeting-ready companion to the online checklist. The live page includes structured data, source links, related resources, and discovery metadata for search and AI systems.

<https://www.greeneinsurance.com/resources/florida-hurricane-insurance-checklist>

RELATED RESOURCES

1. Florida Hurricane and Flood Insurance Readiness 2026

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

2. Florida Hurricane Insurance Guide

<https://www.greeneinsurance.com/guides/florida-hurricane-insurance-guide>

3. Flood Insurance

<https://www.greeneinsurance.com/personal-insurance/flood-insurance>

Need us to review the file?

Send the policy, renewal, claim, audit, board packet, driver list, or certificate requirements before the deadline becomes urgent.

[Review Hurricane Coverage](#)