

Storm-Ready Insurance Checklist

Deductibles (know the number)

- Confirm Named Storm deductible (flat \$ or %)
- Confirm Wind/Hail deductible (separate from Named Storm?)
- Confirm AOP deductible
- Write one sentence everyone uses: “Named Storm deductible is X% applied to ____.”
- Convert the % into an estimated \$ amount (budget impact)

Insurance Packet (one folder)

- Declarations pages (property + liability)
- Key endorsements (Named Storm / Wind-Hail / Ordinance or Law)
- One-page deductible summary
- Claim reporting instructions + carrier contacts
- Agent/broker + board/manager emergency contacts
- Condo only: 1-page “Who Covers What” (master vs HO-6)

Building Info (so claims don't stall)

- Roof age/type + last replacement info + photos
- Exterior materials (cladding/windows/doors) + any upgrades
- Major renovation docs (contracts/warranties)
- Prior losses + proof repairs completed

First 24-72 Hours Plan (avoid delays)

- Emergency contact list updated (vendors included)
- Spending authority set for emergency mitigation (who + limit)
- Shutoffs mapped (water/electric) + access plan
- Documentation method ready (photos + shared folder)

Owner Communication (reduce panic)

- Pre-storm message ready: how to report + key reminders
- Condo only: reminder to review HO-6 + loss assessment limits