

Hurricane season insurance tips: What Florida homeowners need to know before storms hit

WPTV

Florida homeowners are grappling with insurance challenges as hurricane season approaches, with experts at this week's Governor's Hurricane Conference in West Palm Beach emphasizing the critical importance of understanding coverage before storms strike.

Emily Rogan, a consumer advocate with United Policyholders, told conference attendees that many homeowners don't fully grasp what their policies actually cover.

"It's important because it's a product that you buy and it's different than what you see on TV," Rogan said during the West Palm Beach conference.

Florida Insurance Market Shows Mixed Signals

While Florida's insurance market is reportedly improving with more insurers entering the state and some rate decreases, the changes aren't benefiting all homeowners equally. Higher premiums continue forcing some residents to make difficult decisions about their coverage levels.

The insurance concerns extend beyond individual homeowners to local government officials who must plan for disaster response and recovery.

Government Aid Has Limitations

Mark Glover, who heads an Orlando-based disaster recovery firm, warned conference participants about reduced federal assistance capabilities.

"I think what is happening now is there's constraints with FEMA in terms of their ability to pay," Glover said.

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These federal funding limitations make private insurance coverage even more crucial for Florida residents, emergency management officials emphasized.

Emergency Managers Stress Preparation

Jessica McCracken of Pinellas County Emergency Management outlined key responsibilities for residents preparing for hurricane season.

“Knowing what your responsibilities are and making sure you’re doing it safely after the storm and getting in touch with your insurance agent to start the claims process,” McCracken said.

Why This Matters Now

With hurricane season beginning June 1, Florida homeowners have a narrow window to review and adjust their insurance coverage. The combination of improving market conditions for some residents and continued affordability challenges for others makes this preparation period particularly important for protecting both personal finances and community recovery efforts.

Insurance experts recommend three essential steps before hurricane season: thoroughly reading policy documents, ensuring complete understanding of coverage limits and exclusions, and creating digital documentation of all belongings and property conditions.

The Governor’s Hurricane Conference brings together emergency management officials, insurance experts and community leaders annually to coordinate preparation strategies across Florida’s 67 counties.

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