

Flood Insurance>>>

Flood insurance in the U.S. is carried by the federal National Flood Insurance Program but can be purchased through agents or companies.

While flooding damage is common in a hurricane, most flood damage is not covered by hurricane insurance. When water seeps or rushes into a home or structure during a storm, that is when flood insurance kicks in.

Homes in flood zones are required to carry flood insurance by their mortgage lenders.

You may not be in a flood zone, but could potentially face flooding. For example: if you live at the bottom of a cliff, large amounts of rain could flow into your home from an accumulation above.

Visit **FloodSmart.gov** for more information.



The National Association of Insurance Commissioners created an mobile app to help you with a home inventory. Check out : **MyHome Scr.APP.book**

Checklist>>>

- Read your insurance policy
- Check your insurance coverage
- Consider whether you need more
- Deal with licensed agents with companies licensed to do business in Hawaii.
- Take inventory of your belongings (check out the scr.APP.book app)
- Make sure you have provisions
- Take precautions to secure your home
- Track storms through the media



Find us on the web at:

<http://hawaii.gov/dcca/ins>

P.O. Box 3614
Honolulu, Hawaii 96811
insurance@dcca.hawaii.gov

Department of Commerce and Consumer Affairs
Insurance Division



Hawai'i Insurance Division
What does home, hurricane and flood insurance cover?



What is home insurance?

A typical home insurance policy pays claims for certain kinds of damage to your home, garage and other outbuildings.

Home insurance also covers liability for bodily injury and damage that you cause to others in, around and away from your home by negligence. It also provides limited coverage for certain money, jewelry and collectibles.

Most home insurance policies will not cover flood, hurricane and earthquake damage. A homeowner can seek additional coverage for those perils.

One type of flooding that can be covered by comprehensive home insurance can be when there is a sewage back up or plumbing break.

What should I do right now? >>>

The number one thing you should do is go over your home, hurricane and flood insurance policies. Don't wait until after a disaster. That may be too late. Go through your policy so you understand what it covers. You should also look at whether you feel you have enough coverage.

Hurricane Insurance

What does my hurricane policy cover?

What is hurricane insurance?>>>

Hurricane insurance is a supplemental insurance to home insurance. It covers wind-related damage associated with hurricanes.

Banks require homeowners to have hurricane insurance as part of their mortgage approval.

Hurricanes and tropical storms can bring heavy

rains, flying debris, strong winds and tidal surges.

The last hurricane to hit Hawaii was Iniki on Sept. 11, 1992. The category 4 hurricane caused major damage to Kauai and parts of Oahu with winds up to 160 mph.

Coverage >>>

People are often confused by what is or is not covered

by hurricane insurance. Hurricane insurance is specific to wind-related damage. If strong winds of more than 75 mph cause damage to your home, your hurricane insurance covers the damage. It will cover you when your home's roof is blown

Hurricane insurance does not cover most instances of flooding even during a storm.

off and heavy rains then cause water damage.

Your hurricane insurance policy will not cover water damage that happens when water comes into your home or business from an overflowed stream or rushing water from rains or storm surge. You would need flood insurance to protect you then.



How many hurricanes have hit Hawaii? >>>

The last major storm to hit Hawai'i was Hurricane Iniki in 1992. The storm caused nearly \$2 billion in damage to Kauai and Oahu. Kauai took the brunt of the damage.

Since 1959, three hurricanes have hit the state. Hurricane Dot hit Kauai in 1959. In 1982, Hurricane Iwa struck Kauai and Oahu. Other storms have brought heavy rains and damage. It can take just one major storm to cause severe property damage and loss of life. The Insurance Division urges you to be prepared.