

# What are hurricane deductibles?



If you live in a hurricane-prone area, your homeowners insurance policy may have a separate **hurricane deductible**. A deductible determines your out-of-pocket expenses toward an insured loss.

## How does it work?

Let's say your home is insured for **\$200,000** and has a **2 percent hurricane deductible**.



If there is damage from a hurricane, you're responsible for paying **\$4,000** in repairs—then the insurance company pays up to the policy limits in the event of a total loss.\*



**Deductible**  
**\$4,000**



**Insurer pays**  
**\$196,000**

\*Contents coverage may result in payouts beyond \$196,000.

## Where can I find it?

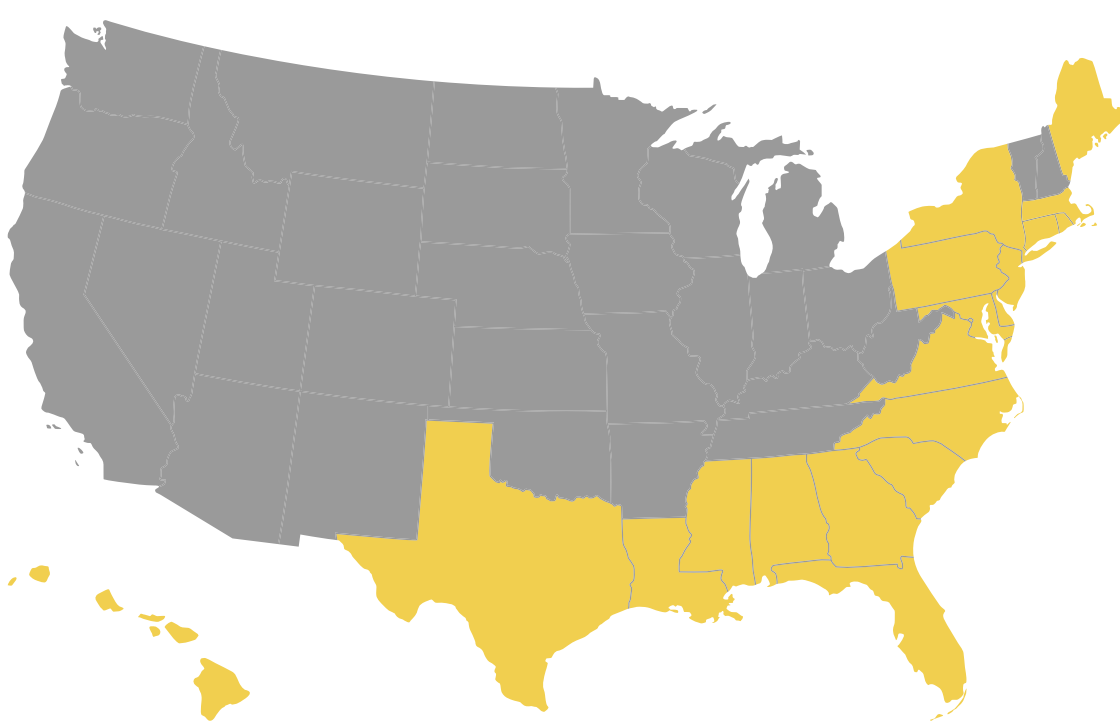
Your hurricane deductible is easy to find. Check your insurance policy's Declarations page.



Sometimes a hurricane deductible is applied annually. It is possible the hurricane deductible may be imposed more than once each year, depending on the state in which you reside.

Source: [www.mrautoinc.com/homeowners-sample-dec-page.html](http://www.mrautoinc.com/homeowners-sample-dec-page.html)

## How do I know if I have one?



If you live in either an Atlantic or Gulf coast state, you likely have a hurricane deductible.

Alabama  
Connecticut  
Delaware  
Florida  
Georgia  
Hawaii  
Louisiana  
Maine  
Maryland  
Massachusetts  
Mississippi

New Jersey  
New York  
North Carolina  
Pennsylvania  
Rhode Island  
South Carolina  
Texas  
Virginia  
District of Columbia

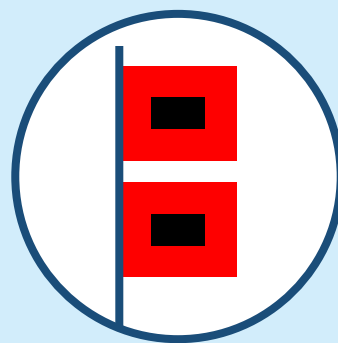
## When does the hurricane deductible kick in?

Triggers vary by state and by insurer, and the criteria governing how your hurricane deductible works is spelled out within your policy. Contact your insurance professional with any questions.

Some examples are below.



The National Weather Service officially names a tropical storm.



A hurricane watch or warning is declared by the National Weather Service.



Hurricane wind speeds reach a certain mile per hour (MPH), according to the National Weather Service.