



## ***Important Information:*** **Hurricane Deductible and Duty to Report Damage**

Information about Hurricane Deductibles and the Requirement to Report Damage

There are special deductibles that apply to hurricane and windstorm losses in Florida that can be substantially higher than your deductible for other types of losses. This can mean a significant financial responsibility to you. The legislature created these special deductibles because it makes it possible for insurers to assume catastrophic risks for Floridians. For some of our policyholders, the damage caused by Irma may be less than the deductible. It is important to remember that this hurricane deductible is an aggregate deductible that applies to all hurricane losses that occur during the calendar year. Here are some tips and reminders for dealing with hurricane damage under your policy of insurance:

Familiarize yourself with the [Duties After a Loss](#) paragraphs under Conditions in Section I of your policy.

Even if the cost to repair your damage is less than the deductible, you should report to UPC all damage to your property. A claims adjuster will set up a file to document the damage caused by Irma. Keep all estimates of damage, photographs and repair receipts and provide copies to your adjuster. If there is another hurricane during this calendar year, only the amount of the remaining deductible will then be applied to a subsequent hurricane loss.

Remember, if the cost to repair your damage is less than the deductible, you are responsible for making the repairs. The policy also requires you to take steps to prevent further damage. For instance, if your property is wet, you must take steps to repair the source of the water intrusion and dry the property to prevent mold.

Regardless of whether you think the damage caused by Irma is less than the deductible, please submit a claim and a claims professional will assist you. The fact that you submit a claim will not be used against you in any way in the future by UPC.

We wish you the best and trust you will call us if we can help in any way. Thank you for giving us the opportunity to Keep the Promise® by serving you in your time of need.