

Triple-I Offers Floridians Preparedness Tips for Tropical System Impacts

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ST. JOHNS, Fla.--(BUSINESS WIRE)-- Floridians should be on alert for the impacts of a tropical depression that the **National Hurricane Center** said Friday morning could form as soon as this weekend in the western Gulf of Mexico and directly impact the state early next week, according to the **Insurance Information Institute** (Triple-I). The next named Atlantic basin storm will be called Idalia.

The Triple-I offers these preparedness tips for all residents in the path of the storm:

- Review your evacuation plan and, if you have a pet, your pet's evacuation plan
- Make sure your hurricane kit includes a minimum 14-day supply of non-perishable food and drinking water (one gallon per person, per day) for all family members and pets, as well as a two-week supply of medications for everyone in your household
- Write down the name and phone number of your insurer and insurance professional and keep this information either in your wallet or purse
- Purchase emergency supplies, such as batteries and flashlights
- Fully charge your cell phones so you can receive weather alerts
- Prepare your yard by removing all outdoor furniture, lawn items, planters and other materials that could become airborne due to high winds
- Fill your car's gasoline tank

Damage caused by hurricanes and tropical storms are covered under different insurance policies, according to the Triple-I.

Wind-caused property damage is covered under standard **homeowners, renters and business insurance** policies. Renters' insurance covers a renter's possessions while the landlord insures the structure.

Property damage to a home, a renter's possessions, and a business – resulting from a flood – is covered under a **FEMA National Flood Insurance Program (NFIP) policy** or a private flood insurance policy, if the homeowner, renter or business has purchased one.

Private-passenger vehicles damaged or destroyed by either wind or flooding are covered under the **optional comprehensive portion of** an auto insurance policy. Nearly 80 percent of U.S. drivers choose to purchase comprehensive coverage.

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Source: Insurance Information Institute