

SWFL Asset Protection & Safety Series

# Hurricane Preparedness & Policy Guide

A Strategic Manual for Securing your Property, Business, and Family

A specialized manual detailing physical safety timelines, regional storm protocol, and imperative insurance asset protection— customized for Southwest Florida homeowners and commercial business owners.



**Carter Insurance  
Agency**

Presented by:

CIA Carter Insurance Agency, Inc

Your Trusted Independent Insurance Advisors for Personal and Commercial Lines.

*Local Ground Presence. Expert Guidance. Uncompromising Service.*

303 Tamiami Trail S, Unit G, Nokomis, FL 34275

P: 941-484-4341 F: 941-484-4322 E: [Office@ciasrq.com](mailto:Office@ciasrq.com)

# CIA Carter Insurance Agency

## WE ARE HERE FOR YOU

CIA Carter Insurance Agency is an Independent Insurance Agency, we partner with multiple companies and brokers to find our clients the coverage they need with the savings they are looking to garner. The customization aspect of the Insurance we offer is a huge Benefit to our clients.

We are dedicated to providing our clients and partners excellent customer service. We are available everyday and will set appointments to suit the needs of our Clients and partners.

CIA Insurance Agency highlights:

- Locally owned and Operated
- Professional Customer Service
- Dedicated to the community
- Readily available to assist you- Appointments to Fit your Schedule At our office or at yours.
- Quick Response Time

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Insurance Agency

K. Stephen Carter,  
President



- Over 30 years of Insurance Experience
- Serves on the Following Boards
  - President Gift of Life of Florida
  - Salvation Army Advisory Board Chair
  - President of Rotary at Wellen Park
  - Past President Charlotte Harbor Rotary
  - BPAC President

Nicholas S. Carter  
Vice President



- Over 15 Years of Insurance Experience
- Serves the Following Organizations
  - Area 7 Area Governor Rotary 6960
  - Past President of Rotary at Wellen Park
  - Past President Charlotte Harbor Rotary
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Nokomis, FL 34275

P: 941-484-4341 F: 941-484-4322 E:  
Office@ciasrq.com

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Insurance Agency

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Nokomis, FL 34275

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## Introduction: The Southwest Florida Reality

Living and executing business operations in Southwest Florida offers spectacular advantages, but navigating the tropical realities of our coastal market requires structural and operational foresight. True catastrophe resilience is achieved when you combine rigorous **physical preparation** with a perfectly optimized, local **insurance strategy**.

As an independent agency, **CIA Carter Insurance Agency** works for you—not a single insurance company. This technical manual serves as our shared framework to help guide you through the process to protect your home, physical business property, and commercial liability limits remain adequate enough to safeguard against tropical exposures in Manatee, Sarasota, Charlotte, Lee and Collier Counties.

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## 1. The Pre-Season Insurance Review

The moment a named tropical storm system enters the Gulf or Tracking models point toward the Florida peninsula, insurance companies enforce **binding restrictions** once a storm system enters what is referred to as the 'Box'. During the time period where Binding restrictions are enforced, it becomes impossible to bind new coverage ( purchase coverage), secure additional limits or alter existing deductibles.

### The Pre-Season Insurance Review

A Florida homeowners insurance review is a periodic **check-up of your current policy** to ensure coverage is adequate, and that you are aware of what is or is not covered. We review the overall coverage limits of your current policy and review what optional coverage items are included.

### Policy & Coverage Review

- **Coverage Limits:** Ensure your **dwelling coverage** is high enough to rebuild your home entirely, taking into account recent inflation and construction costs. A current replacement cost estimate is completed to make sure up to date costs are accounted.
- **Coverage Exclusions:** Since standard policies typically do not cover **flood damage**, a review ensures you have separate flood insurance through the National Flood Insurance Program or Private Flood Insurance provider. Verify what other coverage items may be included or excluded.
- **Discounts:** Check whether your current policy is offering premium reductions for certified wind mitigation features and upgrades.

### Understanding your Deductible

- **All Other Perils Deductible:** Applies to localized daily claims ( fire, Lightning strikes, vandalism, etc) and is typically a Flat dollar amount like \$1,000 or \$2,500.
- **Wind/ Hurricane Deductible:** applies exclusively to wind and structural damage sustained during a named storm event. This calculated as a percentage (usually 2%, 5%, or 10%) of the structures total insured replacement cost Coverage A), rather than a percentage of the loss itself. compared to your standard all-perils deductible.

### The Percentage Financial Shock

If you home or commercial structure carries a replacement valuation of **\$600,000** with a standard **5% hurricane deductible**, you are financially (contractually) responsible for the initial **\$30,000** of storm damage out-of-pocket before policy indemnification begins. Let **CIA Carter Insurance Agency** review your policy declarations to ensure your financial strategy matches the real-world liability.

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## 1. The Pre-Season Insurance Review

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### The Rising Water Blindspot

#### **Rising Water is covered by Flood Insurance not Homeowners Insurance**

Whether you have a Coastal Home, a Home on a Canal or Creek or other form of tidal water damage caused by rising surface water, canal overflow or ocean storm surge is completely excluded from your standard Homeowners Insurance policy ( unless endorsed). This coverage requires distinct National Flood Insurance Program or Private market Flood policy.

**The 30-day Mandatory Delay:** National Flood Insurance Program (NFIP) requires a strict 30 day wait before coverage is effective (does not apply for loan transactions).

**The 10-day Mandatory Delay:** Most Private flood Insurance companies require a 10 day wait before coverage is effective (does not apply for loan transactions)

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## 2. Immediate Post-Storm Mitigation & Claims Rules

If a storm makes landfall near your property, policy requirements take effect immediately. Every standard policy legally binds the Insured ( Owner) to the Duty to Mitigate Damage.

### Protect Your Property and Claim

A part of every homeowners policy is a section on Emergency Mitigation measures, this section applies to Hurricane/Wind Damage as well as to standard claims. You want to review your policy to understand what this section means. However, the standard allowable amount for these measures prior to claim approval is \$3,000 or less this applies to items like tarps, water removal or debris removal. It is really important to note that whatever measures you take you do not want to exceed this limitation because in the event your claim is denied you will be responsible to pay those expenses.

### **Policy & Coverage Review**

- **Emergency Tarps:** Securely tarp any compromised roof sections immediately to prevent subsequent rainstorms from compounding interior framing or interior home damage.
- **Boarding up:** Board up broken windows or doors that have been damage to reduce wind-driven rain, interior water damage and protect against looting.
- **Water and Debris removal:** Depending on the conditions of the property the removal off water, moisture and saturated items such as a carpet or drywall needs to occur quickly to avoid future moisture related issues.

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### **Warning: Assignment of Benefits ( AOBs) Exploitation**

Never sign an Assignment of Benefits ( AOB) contract with a third party cleanup crew, restoration company, roofing contractor or any other vendor that appears after a storm. Signing an AOB legally forfeits your insurance policy rights, coverage amounts and payouts to potentially predatory companies whom can legally retain the funds released for your claim. Always call CIA Carter Insurance Agency to verify trusted or preferred contractors before signing authorizations.

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### 3. The Comprehensive SWFL Hurricane Checklist

The below is a checklist suggested by CIA Carter Insurance Agency that shows essential steps to prepare your household or business for the impacts of a tropical system. This checklist is not the only way to prepare but gives key points that need to be noted.

#### Step 1: The Pre-Storm Insurance & Digital Documentation

- **Continuous Video Asset Mapping:** Conduct a comprehensive walk-through of your home or workplace with a video camera. Open all cabinet doors, electronics closets, and storage areas. Capture High-definition recordings of serial numbers, electronics, specialized machinery, and structural finishes. This video establishes an indisputable baseline for the insurance adjuster.
- **Hardcopy Documentation:** Gather and secure your physical insurance declarations pages, corporate paperwork, property paperwork (Deeds, Mortgage Information) Birth Certificates, Wills, Important documents and Titles in a waterproof, fireproof portable lockbox.
- **Update Contact Records:** Program your Agent's-CIA Carter Insurance Agency-phone number and your Insurance Company's Direct claim number in your phone

#### Step 2: Perimeter & Structural Securement (48 Hours to Impact)

- **Exterior Missile Mitigation:** Remove all loose patio furniture, Lawn ornaments, potted plants, signs and trash cans. High-velocity tropical winds can turn everyday items projectiles.
- **Opening Defense:** Lock and clear all impact rated windows. If you are using traditional metal panels, hurricane fabric systems or accordion shutters, secure the panels onto the correct openings.
- **Power Planning:** Fill the family and work vehicles completely with fuel. Gather extra fuel for back up generators ( use certified containers). Clear space in freezers and turn settings to max cold to sustain temperatures during long power outages.

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### 3. The Comprehensive SWFL Hurricane Checklist

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#### Step 3: Core Survival & Operational Supplies

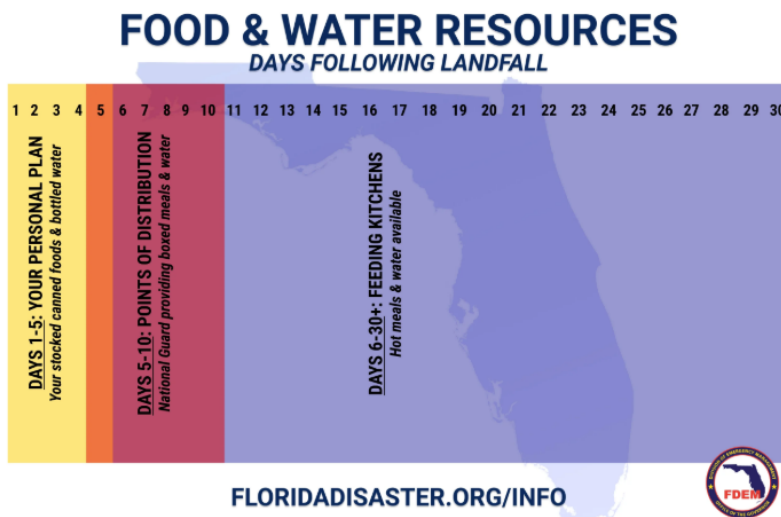
- **Hydration:** Store 1 Gallon of fresh drinking water per person ( and pet) per day to a minimum standard window of 7 days. If possible 14 days is suggested.
- **Food:** Make sure to have non perishable packaged or canned food, snack food, juices, baby food or formula ( remember water) for a minimum standard window of 7 days. Paper plates, Napkins, Cups, and utensils as well.
- **Medication:** Secure a Minimum of 14 day supply of critical prescription medications. Widespread pharmacy closures or supply issues can occur post landfall.
- **First Aid:** Make sure that there is a comprehensive First Aid Kit on hand that includes items such as– Bandages, Tape, scissors, Tweezers, Alcohol wipes, Gloves, pain reliever, Anti Diarrheal, Antacids, etc.
- **Money:** Maintain a reserve of physical cash. Power grid failures immediately disable local POS systems, ATMS, merchant terminals and online banking.
- **Lighting:** Ensure you have heavy-duty LED flashlights and battery operated lanterns are ready, along with extra batteries . Avoid candles due to post storm fire risks.
- **Communications:** Have a NOAA weather Radio that is hand crank and battery operated. Make sure you have a phone chargers and power banks for cell phones – after a storm cell phone service will be impacted but once service is restored you will be ready.
- **Special Needs:** If there is someone with special needs make sure to address the items those individuals require.
- **Other items:** Rain gear, sturdy shoes, work gloves, hats, face masks for clean up.

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#### Food and Water Resource Timeline After A Disaster



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### 3. The Comprehensive SWFL Hurricane Checklist

#### Is my frozen food safe?

There is a trick many people are unaware of, sometimes referred to as the “Quarter Trick” or the “Frozen Penny Test”. This simple method can help assist you in knowing if the food items in your freezer are safe to eat.

To ensure the safety of your frozen food after a power outage, this method is a simple reliable indicator of whether your food has thawed and refrozen during your absence.

1. **Fill a small cup with water** (or water bottle with the top cut off) and place it in the freezer.
2. Once the water is completely frozen, **place a penny on top** of the ice.
3. If you return from vacation and find the **penny still on top**, your freezer's contents remained frozen, and your food should be safe.
4. If the **penny has sunk to the bottom**, it indicates that the food has defrosted and then refrozen, suggesting that it may not be safe to consume.

**Why It Works:** The penny acts as a simple gauge for the state of the ice. If the freezer loses power and the ice melts, the penny will sink. When the power returns and the water refreezes, the penny will be trapped at the bottom, signaling that the contents have been compromised.

Remember, when in doubt, it's always safer to discard questionable food to avoid the risk of foodborne illnesses. This test provides a quick and easy way to make an informed decision about the safety of your frozen goods.

Source- UC agriculture and Natural Resources

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## 4. Executing an Accurate Post-Storm Claim Strategy

If you need to file a claim make sure you take the steps to ensure the best scenario for a great claims process.

- **Document before remediation:** Photograph structural breaches, water lines, and compromised roofing structures \*prior\* to executing temporary tarping or cleanup steps.
- **Track Itemized expenses:** Save EVERY receipt for structural expenses, including but not limited to: tarps, immediate mold remediation, roof repairs, material purchases like plywood to cover windows, and short-term hotel stays are under Loss of use or additional living expenses don't forget the meals you ate out as well.
- **Contact your Agent or Insurance Company:** Reach out to your Insurance Agent or Directly to your Insurance company as soon as possible. If we are your agent we as an independent insurance work directly with insurance companies on your behalf to file the claim and begin the process. The sooner the process begins the sooner your going to be back in your house. Please note agents are not allowed to adjust claims or authorize work to be completed only the adjusters assigned to the claim can.

It is important to note that patience and understanding is crucial during the process, remember that you are not the only one impacted. Hurricanes and Tropical storms can have a direct impact on multiple communities across large distances, during catastrophic events responders and adjusters are moving as quickly and efficiently as possible and those responders may be personally effected as well.

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