



# Windstorm Insurance

What Is It? Who Needs It?



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# What Determines Cost/Availability?

Cost and availability of wind insurance is determined by the property's:

- Type of construction,
- Size of structure,
- Proximity to water, and
- Location.



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# Do I Need Windstorm Coverage?

Most homeowners and business policies cover damage caused by windstorms, hurricanes and hail.

In some high risk areas, though, **oceanfront property**, for example, insurance companies exclude windstorm coverage.



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# Private Wind Coverage - Business

Small and medium size businesses may be able to get wind coverage through International Catastrophe Insurance Managers, LLC (ICAT).

ICAT provides commercial insurance through a group of private companies.



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# Last Resort Insurer for High Risk

Where coverage is not available from a private insurer, windstorm policies may be provided through state-sponsored **Citizens Property Insurance Corp.**

It offers wind-only policies in qualifying areas -- primarily coastal areas in southeast and west central Florida.



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# Want To Learn More?

Insurance Protection & Storm Coverage



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# Resources

- Florida Dept. of Financial Services  
[www.fldfs.com](http://www.fldfs.com)
- Federal Emergency Mgmt. Agency  
[www.fema.gov](http://www.fema.gov)
- Federal Alliance For Safe Homes  
[www.flash.org](http://www.flash.org)



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# Resources

Call or visit our website for more links and information:

## **The Browning Agency**

Of Ponte Vedra, Inc.

**(904) 285-3430**

**(800) 392-3430**

[www.browningagency.com](http://www.browningagency.com)



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