INSURANCE COVERAGE AFTER

Hurricane or Tropical Storm Lala

A Quick Guide for Hawaiʻi Residents

If Hurricane or Tropical Storm Lala has caused damage to your property, the type of insurance coverage that may apply depends on what caused the damage and the specific terms of your policy. Contact your insurance company or agent as soon as possible to file a claim or if you have questions regarding your specific coverage.

KNOW THE DIFFERENCE | **HOMEOWNERS** ≠ **HURRICANE** ≠ **FLOOD**

HOMEOWNERS INSURANCE

Homeowners insurance may cover damage from certain events associated with a storm, depending on your policy.

Coverage may include:

- Damage to your home and other covered structures
- Damage to or loss of personal belongings
- Certain wind- or rain-related damage, depending on the cause and policy
- Additional living expenses if you cannot live in your home because of the damage

Important: Standard homeowners insurance generally does not cover flooding, and hurricane damage may require separate hurricane coverage.

HURRICANE INSURANCE

Hurricane insurance is designed to provide property coverage for damage caused by a hurricane and may be provided through a separate policy or endorsement.

Consumers should check:

- Whether you have hurricane coverage
- Your hurricane deductible
- What property and types of damage are covered
- Whether coverage applies to personal property and additional living expenses

Hurricane coverage may have its own deductible.

FLOOD INSURANCE

Flood damage is generally not covered by a standard homeowners policy. Separate flood insurance may provide coverage for damage caused by rising or overflowing water.

Examples may include:

- Storm surge
- Overflow of inland or coastal waters
- Flooding from heavy rainfall or runoff

Flood coverage may be provided through the National Flood Insurance Program (NFIP) or a private insurance company.

Remember: You do not have to live in a designated high-risk flood zone for your property to experience flooding.

AUTO INSURANCE

Damage to a vehicle from flooding, falling trees, wind-blown objects or other storm-related causes may be covered if you have comprehensive (also called "other than collision") coverage.

Keep in mind:

- Liability-only auto insurance generally does not cover storm damage to your own vehicle.

WHEN IN DOUBT, FILE THE CLAIM.

Don't assume your loss is not covered. Your insurer can review the damage and your policy to determine what coverage may apply.

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