



Hurricane Deductible Explainer

In Hawaii, a hurricane deductible is often a percentage of your dwelling or building limit — not a flat dollar amount. Whether it applies depends on your policy's exact wording, the warnings in effect, and when and how the damage happened.

1 How the math works

\$800,000 dwelling limit × 5% hurricane deductible = \$40,000

Compare that with a typical \$2,500 all-other-perils deductible. On a condo building or hotel, a percentage deductible can reach six or seven figures — so the trigger matters.

2 What usually triggers it

- ☐ **Your policy's definition.** Read the hurricane endorsement or separate hurricane policy word for word.
- ☐ **Weather service watches and warnings.** Many Hawaii policies tie hurricane coverage to a Central Pacific Hurricane Center watch or warning and a set window afterward, often 72 hours.
- ☐ **Which islands were named.** A warning for one island is not a warning for every island.
- ☐ **Timing and cause of the damage.** Damage outside the window, or from a different cause, may fall under different terms.

August 2026: Commissioner's Memorandum 2026-7A

After Tropical Storm and Hurricane Lala, Hawaii's Insurance Commissioner told insurers to evaluate each claim on its own facts and the policy's actual wording, not to treat a hurricane watch or warning as interchangeable with the storm's classification unless the policy says so, and to clearly explain every coverage and deductible decision.

3 Check your own policy

DWELLING / BUILDING LIMIT

HURRICANE DEDUCTIBLE %

DEDUCTIBLE IN DOLLARS

SEPARATE HURRICANE POLICY? (Y/N)

TRIGGER WORDING (COPY IT HERE)



4 Compare it to what happened

DATE & TIME DAMAGE OCCURRED

YOUR ISLAND

WARNING IN EFFECT FOR YOUR ISLAND

ISSUED (DATE / TIME)

CAUSE OF DAMAGE

DEDUCTIBLE THE INSURER APPLIED

WRITTEN EXPLANATION RECEIVED? (Y/N)

DATE OF EXPLANATION

5 Questions to ask your insurer — in writing

- ☐ Which policy provision and definition triggered the hurricane deductible?
- ☐ Which watch or warning, for which area, and at what time are you relying on?
- ☐ When do you believe the damage occurred, and what evidence supports that?
- ☐ Was any part of the damage caused by something other than the hurricane?
- ☐ How was the deductible calculated, and on which coverage limit?
- ☐ If more than one policy applies, how are the deductibles coordinated?

6 Keep in mind

- ☐ Flood (rising water) is usually excluded and needs separate flood insurance.
- ☐ Hurricane and regular windstorm terms can differ within the same policy.
- ☐ Keep every letter; a denial or deductible decision should cite the policy language.
- ☐ Hawaii Insurance Division consumer help: 1(844) 808-3222.

Think the wrong deductible was applied? Request a Complimentary Deductible Review at island.claims. We compare the policy wording, the warnings in effect and the facts of your loss.