

Hurricane Season Readiness Checklist

Central Pacific hurricane season runs June – November. One hour now protects everything you've built.

Most Hawaii homeowners discover their coverage gaps after the storm. This checklist helps you find them before.

Know Your Coverage (Do This First)

- ☐ Find out which policy covers hurricane — in Hawaii it is often a separate hurricane policy or rider
- ☐ Locate your hurricane deductible: flat dollar or percentage of dwelling limit?
- ☐ If percentage: multiply it by your dwelling limit — that is your real out-of-pocket number
- ☐ Check whether your dwelling limit reflects today's Hawaii rebuild costs
- ☐ Check your Additional Living Expense (ALE) limit and duration
- ☐ Confirm whether you have flood coverage (NFIP) — storm surge is usually flood, not wind

Build Your Photo Inventory (15 Minutes)

- ☐ Video every room slowly — open closets, drawers, and cabinets
- ☐ Photograph electronics, appliances, jewelry, tools, and their serial numbers
- ☐ Photograph the exterior: roof, lanai, fencing, landscaping, detached structures
- ☐ Save receipts and appraisals for high-value items
- ☐ Store it all in the cloud, not just on your phone

Pre-loss documentation is the single most powerful tool a homeowner can have in a claim.

Prepare the Property

- ☐ Trim trees and secure loose outdoor items before warnings are issued
- ☐ Check roof condition, flashing, and fasteners — salt air corrodes them faster here
- ☐ Know how to shut off water, gas, and power
- ☐ Stage tarps, plywood, straps, flashlights, and a battery bank

Prepare the Paperwork

- ☐ Keep digital copies of your policies (homeowners, hurricane, flood) in the cloud
- ☐ Save your insurer's claim phone number and your policy numbers in your phone
- ☐ Keep this checklist and your inventory with your emergency kit

If a Storm Hits

- ☐ Document all damage before cleanup — photos and video first
- ☐ Tarp and mitigate, keep receipts, make no permanent repairs yet
- ☐ Report the claim with facts only — no guessing about wind vs. water
- ☐ Get a Complimentary claim review from Island Claims before accepting any offer