

Stronger Storms, Smarter Preparation



Weather patterns across the United States have been shifting noticeably, with many communities experiencing stronger and less predictable storms of all kinds—including wind, rain, hail, flooding, and rapid intensification events. This trend highlights the importance of staying informed, prepared, and proactive about personal safety and property protection. Although Atlantic hurricane season traditionally spans June through November, impactful wind-driven storms increasingly occur earlier, later, and well beyond coastal regions. With nationwide weather volatility on the rise, maintaining year-round readiness is essential.

The ABC's of Determining Your Risk



Analyze Your Risk:

Even areas considered low risk can face damage from heavy rain, strong winds, or flash flooding. Reviewing your location, elevation, and surroundings provides a clearer picture of exposure.



Beware of Extra Costs:

Large storms often lead to expenses beyond structural repairs, including temporary housing, debris removal, and replacement of belongings. Consider the limits and gaps within your current coverage.



Consider Actual Loss:

Homeowners should evaluate rebuild costs, materials, upgrades, and local construction trends. Renters should assess the value of personal belongings.



Consult with Experts:

A knowledgeable EPIC advisor can help tailor insurance solutions to meet your needs and address evolving storm patterns.

Understanding the Risk:

Large storms—especially wind-driven events—can cause damage in several ways, and each category of loss is treated differently by insurance policies.

Wind damage and wind-driven rain—that enters the home after wind creates an opening (such as damaged shingles or broken windows) is typically covered by most homeowner policies subject to the deductibles applied.

Damage from rising water—storm runoff, overflowing rivers, or groundwater—is considered flood and is not typically covered by standard homeowner policies.



Recommended Preparedness (Any Time of Year):

- **Create** a family evacuation plan including multiple destination options.
- **Fortify** your home with storm shutters or arrange professional boarding for vulnerable areas.
- **Reinforce** exterior and garage doors to reduce structural vulnerability.
- **Install** a generator and ensure key appliances are properly pre-wired.
- **Secure** or store outdoor items such as furniture, grills, and decor.
- **Inspect** your roof seasonally and complete repairs proactively.
- **Clear** gutters, drains, and downspouts to limit water intrusion.
- **Install** or update water detection and shutoff devices; consider adding a sump pump.
- **Improve** grading and landscape drainage to direct water away from the home.
- **Move** vehicles to higher ground before major rain events.
- **Stock** several days' worth of water, food, medications, and other essentials.
- **Maintain** a detailed home inventory (photos, videos, receipts).

Flood Insurance Remains Essential

Flooding isn't limited to hurricanes. Heavy rainfall, slow-moving systems, rapid snowmelt, and fast-developing storms are producing flood events in areas with little historical flooding. FEMA notes that more than 20% of flood insurance claims originate outside high-risk zones.

Most flood insurance policies include a 30-day waiting period unless purchased for a new home, so early action is key. For customized quotes or guidance, contact your EPIC representative.

Invest in a Complimentary Insurance Review

A yearly review of your insurance portfolio—home, flood, excess liability, auto, valuables, and secondary properties—helps ensure coverage keeps pace with changing weather patterns, updated property values, and evolving risks across the country.



Claims Best Practices

Document Before the Storm & Record All Damages

Save photos/videos of your home and belongings. Keep receipts, appraisals, and inventories stored electronically. Before cleaning, photograph and video every affected area and don't discard anything until the adjuster reviews it, unless it's unsafe.

Capture Water Levels

Save timestamps, screenshots, and clips showing rising water or water entering your home. Ring and other camera footage can support your claim.

Clean Mold Properly

The EPA, CDC, and FEMA advise using mild detergent and water, followed by complete drying, or using specialized mold removal products or biocides. Avoid relying on bleach on porous materials.

Vet Contractors Carefully

Use only licensed, insured local contractors. Verify licenses, request a Certificate of Insurance, and never pre-pay in full or allow them to file your claim.

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