

## **Newsletter: Protecting Your Home – Lessons from the California Wildfires**

The recent devastating wildfires in California serve as a sobering reminder of how natural disasters can strike with little warning, causing significant damage and disruption. While here in Florida, we are fortunate to have preventive measures such as prescribed burns to help reduce the risk of uncontrolled wildfires, we are not without our own weather-related challenges. Our state is frequently impacted by hurricanes, tropical storms, and flooding, making it crucial to ensure that your home insurance policies are up to date and provide the coverage you need.

### **Understanding Your Coverage: Homeowners vs. Flood Insurance**

As a local agency here in Crystal River, **Hewitson Insurance Group** has experienced these challenges head-on. It's important to know the facts when it comes to your insurance coverage. Many homeowners may not realize that a standard homeowners insurance policy does **not** cover flood damage. Florida's tropical weather patterns can bring heavy rains and storm surges, leaving homeowners vulnerable if they do not have the right protection in place. Now is the perfect time to review your policies to understand:

- **What is covered?** Homeowners policies typically cover damage from wind, fire, and certain types of water damage (such as a burst pipe), but they do **not** cover rising water from hurricanes or tropical storms.
- **What is not covered?** Flooding, storm surges, and water seepage from outside your home usually require a separate flood insurance policy.
- **How is it covered?** Different policies have varying levels of coverage, deductibles, and exclusions. Understanding how claims are processed and what your financial responsibility is can help you avoid surprises.
- **Policy restrictions and benefits.** Some policies may have specific exclusions or limitations for high-risk areas, so it's essential to review the fine print and discuss your coverage with your insurance provider.

### **Why Now is the Right Time to Review Your Policy**

Hurricane season in Florida runs through November, and with the unpredictable nature of our weather, it's always best to be prepared in advance. Reviewing your policies now can help you:

- Confirm your coverage limits align with your home's current value and potential risks.
- Ensure you have adequate protection for wind, flood, and personal property.
- Understand any changes in state insurance regulations or requirements.

### **Let Us Help You Stay Prepared**

At **Hewitson Insurance Group**, as a local, we are here to assist you in reviewing your current insurance policies and ensuring that you have the right coverage in place to protect your home and family. Don't wait until disaster strikes, take action today to secure peace of mind.

If you have any questions or would like to schedule a policy review, please contact me directly at **352-563-2323** or email me at **kevinhewitson@allstate.com**.

**Best regards,**  
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