

A Hurricane Season to Remember?



So far this year's hurricane season (June 1 - November 30) is shaping up as predicted, higher than normal with 17 named storms, 11 hurricanes, and 3 major hurricanes (Cat 3 or higher). Five named tropical storms have already formed with Cindy coming ashore in southwestern Louisiana in late June and about the time this newsletter is sent, Emily will be over Central Florida. In an average year the fourth (much less the fifth!) named storm doesn't occur until mid-August.

As El Niño [continues to weaken](#) it means the wind shear in the Atlantic will also be weaker. Wind shear helps to suppress hurricane formation. Warmer water temperatures in the Atlantic Basin and near the U.S. coast make for storms intensifying or forming further westward, reducing the likelihood of them curving back out to sea. The dominant jet stream pattern is also expected to favor more U.S. landfalls, while higher than normal coastal water temperatures increases the potential for storms to maintain intensity or even get stronger as they approach. All told this may be a season to remember.

An active season however doesn't mean the U.S. mainland will get pummeled as the 2010 season produced 19 named storms and 12 hurricanes, but only a single tropical storm made landfall in the U.S. Conversely, a calm season can be devastating as one of only six named storms in 1992 Hurricane Andrew (Cat 5) flattened south Florida. Hurricane Alicia (Cat 3) in 1983 pummeled the Houston-Galveston area and was one of a record low of only *four* named storms. What all this means is that no matter the predictions, coastal and inland residents need to be prepared.

Being prepared is essential and Chubb has a [Hurricane and Windstorm Planning](#) paper for your clients. Below is a summary of pre-storm prep but it also covers what to do during and after a storm. Tips include:

- Prepare an emergency supply kit
- Reinforce windows and doors
- Reinforce your garage door
- Clear loose objects
- Prepare an "Action Plan" in the event of an evacuation
- Protect personal belongings and important documents
- Test and refuel your backup generator

Following a Hurricane or Windstorm Event

Chubb Property Manager - *Now available in 13 additional states!* This is a complimentary service to help pre-enrolled homeowners after a hurricane. Proactive assistance is provided if your secondary and seasonal home is damaged due to hurricane-force winds. Chubb will automatically conduct a home inspection as soon as it is safe, provide a property condition report and assist with claims and short-term repairs. This service is now available for enrolled homes (including Legacy ACE and Legacy Chubb policy-holders) with wind coverage in the following states: AL, CT, DC, DE, FL, GA, LA, MA, MD, MS, NC, NH, NJ, NY, PA, RI, SC, VA and coastal TX counties.

Post-Hurricane Coverages

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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Most of Chubb's homeowner policies provide "all risk" coverage which means physical damage to your client's home or other structures at the insured location caused by hurricane or windstorm may be a covered loss. However, a special deductible may apply in lieu of the standard deductible. Chubb only covers damage caused by flood, surface water or ground water if your clients have purchased a Chubb Personal or Excess Flood Insurance policy. Chubb may, however, pay the following extra coverages (the base deductible or a special deductible may apply) depending upon the policy under which your client is insured:

Forced Evacuation: If your client is forced to evacuate the home or other permanent structure as a direct result of a covered loss or a reasonable threat of a loss covered under the policy, Chubb may cover the reasonable increase in normal living expenses for up to 30 days. This might include hotel and meal expenses or kenneling for pets. Under some policies, this coverage only applies if a civil authority has forced the insured to evacuate the home.

Additional Living Expenses: If a covered loss to the house, other permanent structure or contents makes the dwelling(s) uninhabitable, Chubb may provide coverage for any reasonable increase in your client's normal living expenses, which could include:

- Temporary residence
- Hotels, meals, transportation, etc.
- Pet kenneling
- Replacing lost fair rental value
- Other increases to normal living expenses, as described in the policy

(Power outages that do not result from a covered loss to the property will not trigger additional living expenses.)

Temporary Precautionary Repairs: After a covered loss, Chubb may provide coverage for temporary precautionary repairs to protect the home, contents, or other structures from further damage.

Food Spoilage: If the insured has coverage for contents, Chubb may cover the cost of spoiled food and wine caused by power interruption. Special coverage limits and deductibles apply in most states.

Debris Removal: Chubb may pay for the cost to demolish damaged property and remove debris.

Tree Removal: Unless covered elsewhere under the policy, Chubb may pay the reasonable expenses incurred to remove trees fallen due to wind. Special coverage limits will apply.

The **Chubb Masterpiece Program** is available to registered members in all states except auto in HI, KY, MA, NC, SC and VA as those are being placed in the legacy-ACE system. Additionally, NJ auto and NC home business are being written in the Chubb Non-Masterpiece environment. Learn more by logging into www.bigmarkets.com and clicking on "**Affluent Program-New Business.**"