

fhb

SUMMER 2018

FLORIDA HOME BUILDER

Official Magazine of the Florida Home Builders Association

Energy Efficient Trends
for **2018**

Marketing to Millennials

Guide to
**Home Builder
Associations
Participation**

WHAT' NEW?

SEBC 2018 Product Show

Dal-Tile featuring Quartetto



Here we are, smack dab in the middle of summer! It's hot, humid, and there seems to be no end in sight. But there is one thing we know this time of the year brings: Hurricanes!

Some may be thinking: "I don't really own much business property." However, we all have exposure to hurricanes even if we don't own much, or any, equity. And, it always pays to be prepared.

DOWN TIME

How much time before and after the storm will you be unable to work? How about your employees? How will they be affected and will they be able to come back as soon as it's safe? That down time impacts your workflow and your income. Here at FHB Insurance, we always make sure our employees and their families are safe first; then we get back to business.

STORAGE

For those contractors who do have equipment, proper storage is


critical. Make sure your equipment is safely stored where it is least likely to be damaged or cause damage. It's also a good time to talk to your insurance agent to make sure you have all of your equipment covered, including new purchases. If you have any items not listed on the policy, you'll end up with no coverage for them. You might want to talk with your agent about your deductible, too. Some policies have special deductibles for hurricane damage that are higher than the deductible for other covered losses.

SECURE THE DETAILS

Make sure you have your policy number and the claims reporting phone number handy in case you do have a loss. After the storm is a tough time to be searching for information. Depending on how bad the loss is, filing a claim can seem overwhelming when you take into consideration the number of claims being handled after a catastrophe. Knowing where to start can really get you off on the right foot.

PATIENCE

Finally, patience goes a long way after filing a hurricane claim. There are hundreds of thousands of claims after a storm and many are handled based on their impact on the insured. If you have minor damage, serious damage claims may be handled ahead of yours. When it comes to equipment losses, some companies will communicate directly with the equipment repair facility to expedite the repair process.

There's no doubt that Florida is as close to paradise as you can get, but the tropical environment has its perils. The best way to enjoy living and working in the Sunshine State is to be prepared for anything that comes our way, including hurricanes. 



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Is The Outside Your Company's Thing?



FHB Insurance Covers That

Does your everyday business include:

- ☐ Landscape
- ☐ Tree Trimming
- ☐ Concrete
- ☐ Pools *(new business only)*

Then ask for a quote from the building insurance experts.

If your agent doesn't offer an FHB quote, call us and we will connect you with an agent who will.

Some exclusions apply.



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