

# THE LOSS COMMENTARY

TLC Public Adjusters, Inc.

*Your Right to Recover. Your Resource to Resolve.*



Volume IX , Issue V

May , 2009

## In this Issue:

Flood Insurance  
Do You Have It?

Hurricane Season 2009

Hernando Hurricane &  
Safety EXPO 2009



**Timothy J. Cornett, ACA**

License # D084099

PO Box 5182

Spring Hill, FL 34611

Phone: 352-345-1377

Fax: 352-597-8963

E-mail: [timc@tlc-pa.com](mailto:timc@tlc-pa.com)

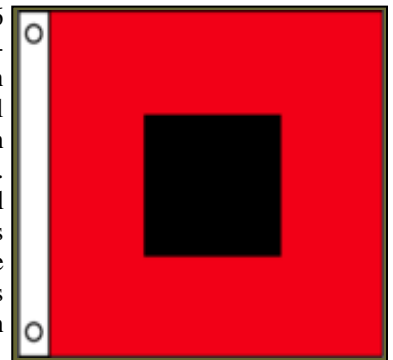
Web: [www.tlc-pa.com](http://www.tlc-pa.com)

## “Flood Insurance” Do you have it?

Often there is a misunderstanding by homeowners that flood damage is covered by the typical homeowners policy. However, homeowner policies do not cover damage caused by rising waters. As an example, if a hurricane blows the roof off a home and rain destroys the owners' belongings, their policy would most likely pay to repair the home and replace the possessions lost because the damage was caused by "wind-driven rain." But, if water from a flooded street or lake fills the home and causes the damage, the owners would likely not have coverage for the loss unless they had purchased separate flood insurance. Flood policies are administered by the federal government's National Flood Insurance Program. Flood policies can be purchased most times through the insurer who sold the homeowners policy, and they then act as an administrative middleman for the government. The government was forced to step in and insure homes built in flood plains (areas designated by state and local authorities as being susceptible to flooding) because private insurers would not offer coverage for that type of peril. If you are unsure that your policy covers flood damage, now would be a good time to call your agent and review the types of coverage you have. If not, you might consider adding coverage before the storm season starts. Insurance companies understandably will stop selling any new property coverage once your property is in the projected path of a storm.

## Less Than A Month Until Hurricane Season 2009

Forecasters have made their 2009 hurricane season predictions. Two of the major U.S. research institutions are Colorado State University and North Carolina State University. Colorado State predicts 12 named storms, while North Carolina State predicts that 11 to 14 tropical storms will be named. In 2008 these two forecasting centers predicted 12 named storms and there were actually 16 named. While these predictions, are simply an educated guess, historically they have actually been very accurate. The fact of the matter is that we will have many storms and it only takes ONE to turn your life upside down. Now is the time to prepare. Visit our website at [www.tlc-pa.com](http://www.tlc-pa.com) to find several links to sites that can help you prepare for this storm season. It doesn't take long to make a simple plan and discuss it with your family. The few hours you spend now could make a world of difference in the event you have to experience a storm this year.



## Visit TLC at the Hernando Hurricane & Safety EXPO

**TLC Public Adjusters, Inc.** invites you to **Weeki Wachee State Park** for the Hernando County Sheriff's Office sponsored [HURRICANE & SAFETY EXPO](#) on Saturday May 30th, 2009. The event is free and there will be many professionals in attendance providing information and resources for finding help and prevention planning for emergency situations. It looks to be a fun and informative event. The event will start at 9am and end at 2pm, rain or shine. We hope to see you there.