

# Getting Ready for the Next Storm

August 30, 2019



With a possible Category 3 Hurricane heading towards Florida, associations need to take immediate necessary precautions. As a brief reminder the following steps should be taken as the storm approaches:

1. Have your insurance agent's contact information handy as well as a copy of your property insurance and other policies. It is best to have a hard copy in case there is a power failure and you cannot retrieve your electronic records.
2. Date-stamp photographs and video of your property BEFORE the storm hits and safeguard that photographic evidence. The association's insurance company will demand proof that the damage was caused by the current storm and was not pre-existing damage or lack of maintenance.
3. Make sure you have updated contact information for all residents and board members, including emergency contacts. Identify which owners have medical conditions that are dependent on access to electricity and ensure that your generator is filled and functioning.
4. If your community suffers storm damage, do not sign large repair contracts and/or contracts that require your board to assign your insurance benefits to a contractor. Major repairs must be carefully planned and executed, just like any other major repair project.

In the unfortunate case that the hurricane does hit your area, we are available to assist your association and have the resources to help with your association's first party insurance claim. Do not fall prey to the fast-talking person knocking on the door promising instant riches. Regardless of whether Becker handles your claim or not, please do not sign any post-storm contract with a Public Adjuster or Contractor without first having your attorney carefully review it.

For more information, [click here](https://beckerlawyers.com/hurricane-guide/) to view our **Hurricane Preparedness and Recovery Guide** which is designed to assist community association boards and managers in preparing themselves, their members and their property for the approach as well as the aftermath of a serious storm or other disaster.  
<https://beckerlawyers.com/hurricane-guide/>

