

Press Release

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Is Another Hurricane Katrina Coming? New Survey Shows Floridians Grossly Unprepared for Hurricane Season

Pensacola, FL – May 22, 2006 – Despite being in the epicenter of hurricane activity, Floridians continue to roll the dice on hurricane insurance. Attorney Samuel Bearman finds that an alarming number of Florida residents do not have adequate insurance coverage, should a major hurricane hit the state.

Of those surveyed, Bearman found that 48.7% do not carry flood insurance. And 42% do not even realize that flood coverage requires a separate policy. Of those who did not know about flood insurance, 56.5% now say they will get flood coverage to be on the safe side.

But that's not nearly enough.

“The crux of the issue is that many people believe they are fully insured when they're actually not,” Bearman said. “Most people have homeowner's insurance – or homeowner's and wind insurance – and that's all. If a hurricane hits and they get flood damage, which is quite common, their policy won't cover that,” he adds.

The result? In most cases, the insured would have to pay for the damages out of his or her own pocket. That could be devastating.

However, there are certain steps that can be taken to minimize the risk and avert catastrophic consequences. Clearly, better education on insurance issues can help Floridians better protect their homes and businesses if and when a hurricane hits.

Bearman, who is a national speaker on hurricane law and insurance policies, hopes that everyone will heed his warnings and get adequate insurance before it's too late. In his many years of handling hurricane cases, the lack of flood insurance has repeatedly been a significant issue.

Now is a good time for people to prepare for hurricane season and review their homeowner's policy. For questions, people should call their insurance agent or a hurricane law attorney. To contact Mr. Bearman, his telephone number is (800) 760-6065.

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