



Hurricane and Insurance Essentials: What Every Lakewood Ranch Homeowner Should Know

By Kathie Neal

As Florida homeowners know, preparing for hurricane season involves much more than stocking water, securing outdoor furniture, and knowing where to go during an evacuation. Understanding what your insurance policy does, and does not, cover can be just as important. That was the message at the August 22, 2026 public meeting hosted by LWR CERT at Lakewood Ranch Town Hall.

The program, ***Hurricane and Insurance Essentials – What Every Lakewood Ranch Homeowner Should Know***, featured Carisa Mitchell of Shepherd Insurance with the assistance of Brett Kalk. Mitchell provided an in-depth look at homeowners' and flood insurance and offered practical advice for preparing before a storm strikes.

Know What Your Policy Really Covers

One of the most important takeaways from the presentation was simple: **Don't wait until after a storm to learn what your insurance policy covers.** Insurance policies contain multiple types of coverage, exclusions, deductibles, limits, riders and supplemental coverage options. Homeowners may assume they are protected against a particular type of storm damage only to discover after a loss that the coverage works differently than they expected.

Mitchell discussed the differences between dwelling coverage, personal-property coverage, All Other Perils, wind-related coverage and hurricane/named-storm coverage. She also explained that deductibles can vary depending on the cause of damage and how the policy applies the deductible, for example, on a per-event, cumulative for the year, or annual basis.

The lesson: Read your policy before you need it. If something is unclear, ask your insurance agent to explain it in plain language.

Homeowners Insurance Is Not Flood Insurance

Another major point was the distinction between Homeowners' insurance and Flood insurance.

Flood damage caused by **rising water** is generally handled differently from damage covered by a standard Homeowners policy. Mitchell explained the definition of rising water and discussed why homeowners should not assume that living outside a designated high-risk flood zone means they have no flood exposure.

FEMA flood maps classify properties into different flood-risk categories, including high-risk areas and preferred-risk areas. However, **flood insurance may be purchased even when a property is not located in a high-risk flood zone.** Homeowners can review flood-risk information and maps through FEMA and other government resources. Manatee County and NOAA also provide valuable information that can help residents understand local conditions and storm events.

For Lakewood Ranch residents, the practical takeaway is to evaluate flood risk based on individual property, not simply on whether a home is in a particular flood zone.



Deductibles Can Make a Big Difference

A storm claim does not necessarily mean the insurance company will simply pay the entire cost of repairs. Mitchell reviewed several types of deductibles that may apply, including those associated with:

- Dwelling (Coverage A)
- All Other Perils
- Hurricane
- Named storms
- Wind

The amount and application of a deductible can have a significant impact on what a homeowner ultimately receives following a covered loss. This is particularly important in Florida, where hurricane and wind deductibles can be substantial. Homeowners should know **which deductible applies to which type of loss and how that deductible is calculated.**

Rebuilding May Involve More Than Repairing Damage

The presentation addressed **Ordinance & Law coverage** and how building-code requirements can affect repairs or reconstruction after a major loss. A damaged home may have been built under older building codes, while today's codes may require improvements. Examples discussed included requirements involving roofs, impact-resistant windows, electrical standards, and wind resistance. Understanding whether a policy provides adequate coverage for these additional costs can help prevent an unpleasant financial surprise after a major loss.

What About Wind-Driven Rain?

Another area that can be confusing to homeowners is **wind-driven rain**. Damage involving water can be treated differently depending on how the water entered the home and what caused the loss. Determining whether damage resulted from wind, rain entering through a covered opening, rising water or another cause can affect which policy or coverage applies.

Mitchell also discussed the difference between having broader "full water" protection and policies that contain "specific limits" on certain types of water-related losses. Again, the message was clear: **Do not make assumptions about coverage based solely on the word "water."** Ask your agent exactly how your policy addresses these situations.

Wind Mitigation Inspections: What Are They and Why Do They Matter?

Mitchell explained that a wind mitigation inspection is an insurance inspection designed to document features of a home that can reduce the amount of damage caused by high winds.

The inspection may document features such as:

- The shape and configuration of the roof/roof covering characteristics
- How the roof deck is attached and how the roof-to-wall connection is constructed
- Secondary water resistance
- Protection of windows, doors and other exterior openings
- Hurricane shutters or impact-resistant openings



A wind mitigation inspection can potentially result in a premium discount, credit, rate differential or other insurance benefit when the home has qualifying mitigation features. However, homeowners should not assume that a wind mitigation inspection automatically produces the same discount. The amount of the credit depends on the insurance company and the policy.

What About a Four-Point Inspection?

Mitchell educated the audience about four-point inspections - a different home insurance inspection with a very different purpose. A four-point inspection evaluates four major home systems:

- Roof
- Electrical
- Plumbing
- Heating and cooling/HVAC

The purpose is to determine the condition and risk associated with the property and documents:

- The age, type and condition of the roof
- Electrical wiring, panels and service
- Plumbing materials and condition/water heater age and placement
- HVAC equipment, age and condition

Roof Coverage: Replacement Cost Is Not the Same as Scheduled or Limited Roof Coverage

One of the most important questions a Florida homeowner can ask is "If my roof is damaged by a covered loss, how will my insurance company actually calculate the payment?" Homeowners shouldn't assume that the answer is automatically "the cost of a new roof" and can encounter several different methods of settling roof losses, depending on the policy.

Replacement Cost Coverage vs. Scheduled Roof Coverage

Replacement Cost Coverage generally means that a covered loss is adjusted based on the **reasonable cost** to repair or replace the damaged roof. This doesn't mean every roof claim automatically results in a check for the full cost of a brand-new roof. The policy's deductible, exclusions, limitations, endorsements and other conditions still apply. Claims involve an initial payment based on actual cash value. For homeowners, the important question is "**Does my policy provide replacement-cost coverage for my roof, and what conditions must I meet to receive the full replacement-cost amount?**"

What Is Scheduled or Limited Roof Coverage?

Some insurance policies have provisions that limit how a roof loss is paid based on the roof's age, material and the policy terms. Under an actual-cash-value approach, depreciation for age and condition can reduce the amount paid for the damaged roof. Mitchell gave an example of how the payment to replace the roof is settled on an actual cash value basis and can be substantially lower than expected by the homeowner because of depreciation.



Don't Confuse a Roof Schedule with a Roof Deductible

These are two different things. A **roof deductible** is the amount the homeowner is responsible for when there's a covered roof loss. A roof payment schedule affects how much of the roof's loss is covered before the deductible is applied. Homeowners should ask two separate questions:

1. **"What deductible applies to my roof?", and**
2. **"How is the roof itself valued if it is damaged?"**

Document Your Home Before the Storm

One of the most practical recommendations from the presentation was to create a visual record of your home and belongings **before a storm occurs**. Homeowners should consider taking photographs or videos of:

- The exterior of the home
- The roof (based on a qualified roof inspector) and other major exterior features
- Each room inside the house, including contents in closets and cabinets
- Furniture and electronics
- Appliances
- Valuable personal belongings (note jewelry, antiques, etc. require separate coverage)
- Other items that could be difficult to document after a loss

Keep these records somewhere safe and accessible, preferably in a location that would not be destroyed along with the home. If damage occurs, photograph or video the damage before moving items, clean up or removing damaged materials whenever it is safe and practical to do so. These records can help document the condition of the property for your insurance company.

Don't Assume Your Current Policy Is Your Only Option

Florida's insurance marketplace continues to evolve. Mitchell noted that due to state legislative changes **17 new insurance carriers** have entered the market, providing homeowners with an opportunity to review their options. Shopping around does not necessarily mean choosing the cheapest policy. Homeowners should compare the **coverage, deductibles, exclusions, limits and financial protection** offered by different policies. The right policy is the one that fits the homeowner's particular property, risk exposure and financial situation.

Make Insurance Part of Your Hurricane Preparedness

Hurricane preparedness is often thought of as an emergency-management issue, but insurance preparedness should be part of the same plan. Before the next storm:

1. Review your Homeowners policy. Know what's covered, what's excluded and what limits apply.
2. Understand your deductibles. Pay particular attention to hurricane, named storm and wind deductibles.
3. Evaluate flood insurance. Don't assume you are adequately protected simply because your property is outside a high-risk flood zone.
4. Check Ordinance & Law coverage. Understand how current building-code requirements could affect rebuilding.
5. Document your home and belongings. Take photographs or videos while everything is in good condition.



6. Know how to report a claim and keep your insurance company's contact information readily available.
7. Shop your coverage periodically. Compare policies based on protection and cost, not cost alone.
8. Ask questions now. If you don't understand a provision in your policy, contact your insurance professional before hurricane season becomes an emergency.

Preparation Includes Knowing Your Policy

The presentation reinforced an important CERT principle: **preparedness is most effective when it happens before an emergency**. Residents routinely prepare their homes, emergency kits and evacuation plans. Taking the same proactive approach to insurance can make the recovery process much easier if a hurricane or severe storm causes damage. The best time to discover a coverage limitation is **before** a storm—not while standing in the aftermath of one.

LWR CERT thanks Carisa Mitchell and Shepherd Insurance for sharing their expertise and practical guidance with the Lakewood Ranch community. For homeowners, the message is worth remembering long after hurricane season: **Know your policy, understand its limitations, document what you own, and make sure your coverage matches your needs.**

