



# Message to Citizens



Review your insurance policy in advance and make sure it is active and up to date before any threat arises.



Verify that your property's insured limits and values adequately reflect the current cost of reconstruction or replacement.



Ensure that the values used to insure your property accurately reflect the current cost of reconstruction or replacement, reviewing them periodically to incorporate improvements, renovations, additions, or other structures such as terraces, awnings, swimming pools, solar panels, or cisterns



Understand the deductibles applicable to hurricane, wind, and other covered losses.



Review your policy with your insurance producer to understand coverages, limitations, coinsurance penalties, and exclusions.



Remember that floods are generally not covered under homeowners insurance policies. Evaluate whether you need additional protection for this risk.



Learn about complementary alternatives available in the market, including parametric insurance, when appropriate.



Maintain an updated inventory of your belongings and take photographs or videos of your home and personal property.



Keep digital copies of your policy, receipts, and inventories in a secure location.



Keep your insurer's and insurance producer's contact information readily accessible.



In the event of a loss, notify your insurer as soon as possible and preserve evidence of damages and expenses incurred.



Having insurance is not an expense, but a tool to protect your assets, your family, and your peace of mind.



Preparing today can make a significant difference in protecting your family and assets tomorrow.