



# Message to Producers and Authorized Representatives



- ✓ **Verify with your clients that their insurance limits are adequate for their needs and risks.**



- ✓ **Review improvements, additions, or other structures that may require adjustments to insured values.**



- ✓ **Clearly explain deductibles, exclusions, limitations, and coinsurance penalties in the policy.**



- ✓ **Discuss uncovered risks and the measures available to mitigate them.**



- ✓ **Advise clients on the availability and suitability of flood coverage, when applicable.**



- ✓ **Inform clients about complementary alternatives available in the market, including parametric insurance, when appropriate.**



- ✓ **Promote early preparedness before hurricane season.**



- ✓ **Remind clients of the importance of maintaining updated inventories, photographs, and documentation.**



- ✓ **Maintain accessible communication channels to assist policyholders before, during, and after a weather-related event.**



- ✓ **Timely and professional guidance strengthens consumer protection and the resilience of our communities.**