

# Hurricane Florence Expected to Cause Widespread Property Damage

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southeastern and mid-Atlantic states

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Kim Kirchner, Coburn Communication: (212) 536-9837; [Kim.Kirchner@coburnww.com](mailto:Kim.Kirchner@coburnww.com)  
Michael Barry, Insurance Information Institute (917) 923-8245; [michaelb@iii.org](mailto:michaelb@iii.org)

**Hurricane Florence Expected to Cause Widespread Property Damage**

*Storm already impacting millions in the U.S. southeastern and mid-Atlantic states*

**NEW YORK, September 12, 2018** —Hurricane Florence's strong winds and heavy rainfall are headed to the U.S. East Coast, and the property damage Florence could cause will be covered by different insurance policies, according to the [Insurance Information Institute](#) (I.I.I.).

Wind-caused property damage is covered under standard [homeowners](#), [renters](#) and [business insurance](#) policies. Renters' coverage covers only the renters' possessions; the landlord insures the structure.

Flood-caused property damage generally is covered under [FEMA National Flood Insurance Program](#) (NFIP) policies, if the homeowner, renter, or business has purchased one. Some homeowners and businesses have coverage for flood-caused property damage through private insurers, however.

Wind and flood-caused property damage to private-passenger vehicles are [covered under the optional comprehensive portion](#) of an auto insurance policy. Nearly 80 percent of U.S. drivers choose to purchase comprehensive coverage.

More than 1 million residents have already evacuated coastal communities in North Carolina and South Carolina but those who reside in the inland parts of those states [should also prepare for Florence](#), which is expected to make landfall later this week, by taking these steps:

- **Review** [your evacuation plan](#) and, if you have a pet, [your pet's evacuation plan](#).
- **Write down the name and phone number of your insurer and insurance professional** and keep this information either in your wallet or purse.
- **Purchase any emergency supplies** you don't already have, such as batteries and flashlights.
- **Prepare your yard** by removing all outdoor furniture, lawn items, planters and other materials that could be picked up by high winds.
- **Fill your car's gasoline tank.**

The I.I.I. has additional resources on the insurance markets in the states Hurricane Florence is expected to impact most directly as well as historical data on U.S. hurricanes.

**Hurricane Fact Files:** [Maryland](#), [North Carolina](#), [South Carolina](#), [Virginia](#)

**Facts and Statistics:** [Hurricanes](#)

**Triple-I blog:** [Hurricane Florence's Insurance Implications](#)

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