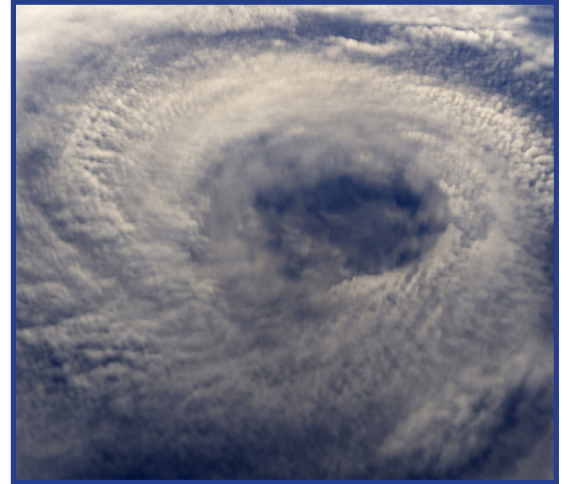





SPOTLIGHT ON HURRICANE RISK: Hurricane Season


Aspera Insurance Services offers personal insurance for your coastal factory-built or modular home, with coverage tailored for your specific needs. Storm-related risks are always increased during the hurricane season (June 1-November 30th), but hurricanes have been known to form outside of this time frame.


In 2021, the U.S. saw a total of seven hurricanes, four of which were considered major hurricanes. It is important to be prepared before a storm hits to protect your life, family, and your personal belongings and assets. Experts are predicting a very active 2022 hurricane season: 16-20 named storms, including six to nine hurricanes and three to five major hurricanes.



Prepare your family and manufactured or modular home for hurricanes:

 **Emergency Plan** – Have an emergency plan in place for what your family, including your pets, will need in case you are forced to evacuate. Prepare important items by securing them inside waterproof containers. Don't forget medicine, documents you might need to prove ownership, residency, citizenship, and coverage, and any precious items such as family heirlooms.

 **Survival Kit** – If you're not forced to evacuate your home, but find yourself without power, do you have what your family, including your pets, need to survive for a week or more? This includes bottled water for drinking and cleaning, medication, gas, money (cash), food, batteries, and equipment such as a chainsaw and generator. Be sure to test your flashlights and other equipment and stock up on things you need before the storm is heading your way to make sure you have enough time to replace what you need.

 **Insurance Coverage** – How much would it cost to replace everything in your home? Do you have the right coverage and enough coverage to survive a catastrophic loss of your home? The best person to ask is your insurance agent!

Other questions to ask your agent: If you were forced to rebuild, would there be enough coverage to comply with any new building codes? Do you have coverage for All Perils or is your policy structured to respond to claims related to Wind/Hail only?