FREE CHECKLIST · 2026 EDITION

Hurricane & Insurance Checklist for Florida Buyers

Roof, wind mitigation, flood zone and deductibles: how to price insurance before your inspection period ends.

- ☐ Roof age rules insurers actually apply
- ☐ Wind mitigation and 4-point inspections
- ☐ Flood zones, flood insurance and the 30-day wait
- ☐ Hurricane deductibles and Citizens
- ☐ A worksheet to compare houses side by side



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Information current as of October 2026. Laws, rates and insurance rules change; confirm before you rely on them.

01

Insurance is part of the price

Two Florida houses at the same price can have insurance bills thousands of dollars apart. The difference comes from the roof, the windows, how the roof is attached to the walls, the flood zone and the year the house was built. You can learn almost all of it during the inspection period, while you can still walk away.

This checklist covers what insurers look at, which inspections give them the answers, how flood and hurricane deductibles work, and when to bind the policy so a storm doesn't stall your closing. The last page is a worksheet for comparing houses.

> This isn't legal or tax advice, and it isn't an insurance quote. Coverage, eligibility and prices come from a licensed insurance agent and the insurer's underwriting.

02

The roof

The roof is usually the first thing an insurer asks about. Florida law (section 627.7011) says an insurer can't refuse to write or renew a homeowners policy solely because the roof is less than 15 years old. For a roof 15 years or older, the homeowner can get an inspection by an authorized inspector, and if it shows at least 5 years of useful life left, the insurer can't refuse solely because of roof age. Insurers can still price an older roof higher or offer less coverage on it.

- [ ] Ask the seller for the roof permit and the year it was finished. The county or city permit record confirms it.
- [ ] Note the material: shingle, tile or metal. They age differently, and insurers treat them differently.
- [ ] Look for leaks, soft spots, missing or cracked tiles, and stains on ceilings.
- [ ] If the roof is older, get a roof inspection with an estimate of remaining useful life.
- [ ] If the roof needs replacing soon, price it before you negotiate.

03

The wind mitigation inspection

A wind mitigation inspection documents the features that help a house resist wind. Florida insurers must offer premium credits for them, and the credits can take a real bite out of the wind portion of the premium. The inspection uses the state's uniform mitigation verification form (OIR-B1-1802), and a report is generally accepted for up to five years.

FEATURE ON THE FORM	WHAT HELPS
Building code	Built under the statewide Florida Building Code, in effect since 2002

FEATURE ON THE FORM	WHAT HELPS
Roof covering	Roof permitted under current code, with product approvals documented
Roof-deck attachment	Larger nails, closer nailing patterns
Roof-to-wall attachment	Clips, single wraps or double wraps instead of toe nails
Roof shape	Hip roof (sloping on all sides) rates better than gable
Secondary water resistance	A sealed layer under the roof covering that limits leaks if shingles blow off
Opening protection	Impact-rated windows, doors and garage door, or approved shutters on every opening

- [ ] Ask the seller if they have a wind mitigation report less than five years old.
- [ ] If not, order one in the first days of the inspection period. It's quick and inexpensive.
- [ ] Check opening protection carefully: one unprotected window or garage door can cost you the credit.

04

The 4-point inspection

For older homes, insurers usually want a 4-point inspection before they'll write a policy. It covers four systems: roof, electrical, plumbing and HVAC. It isn't a full home inspection; it's a condition report for underwriting.

Insurers often refuse or surcharge homes with:

- [ ] Electrical panels known for problems (for example, Federal Pacific, Zinsco), fuses, or aluminum branch wiring
- [ ] Polybutylene supply pipes, or galvanized pipes
- [ ] Active leaks, or a water heater near the end of its life
- [ ] An old or poorly working AC system
- [ ] A roof with visible damage or little life left

If the 4-point finds one of these, get a repair quote and decide whether to ask for a repair, a credit or a price cut before the inspection period ends.

05

Flood zone and flood insurance

Homeowners policies don't cover flood. Flood insurance is a separate policy from the National Flood Insurance Program (NFIP) or a private insurer.

- [ ] **Check the FEMA flood zone of the exact address** on FEMA's flood map. Zones starting with A or V are high-risk areas. Lenders require flood insurance there.
- [ ] **Price flood insurance outside high-risk zones too.** Many flood claims come from outside them, and the cost is often modest.
- [ ] **Ask for an elevation certificate.** It shows how high the lowest floor sits relative to expected flood levels, and it can lower a quote.
- [ ] **Ask about the seller's NFIP policy.** An NFIP policy can usually be transferred to the buyer at closing.
- [ ] **Mind the waiting period.** A new NFIP policy usually takes effect 30 days after purchase. When it's bought in connection with a new mortgage, it can start at closing, as long as you apply at or before closing.
- [ ] **Read the seller's flood disclosure.** Since October 1, 2025, Florida sellers must disclose whether they have filed a flood insurance claim and whether they received federal flood assistance for the property.

06

Hurricane deductibles

Florida homeowners policies have a separate hurricane deductible, set as a percentage of the dwelling coverage (Coverage A). Common choices are 2%, 5% and 10%. Under Florida law (section 627.701) it applies once per calendar year, so a second hurricane in the same year falls under the regular deductible.

DWELLING COVERAGE	2% DEDUCTIBLE	5% DEDUCTIBLE	10% DEDUCTIBLE
$300,000	$6,000	$15,000	$30,000
$400,000	$8,000	$20,000	$40,000
$600,000	$12,000	$30,000	$60,000

A higher deductible lowers the premium but means more cash out of pocket after a storm. Pick the deductible you could actually pay, and keep that money set aside.

07

Citizens Property Insurance

Citizens is Florida's state-backed insurer of last resort. You can generally get a new Citizens policy only when private offers for comparable coverage cost more than 20% above the Citizens premium (the threshold since 2021; your agent will confirm the current rule).

- [ ] **Flood requirement.** Citizens requires flood coverage for homeowners policies with wind coverage inside high-risk flood zones. Outside them, it applies since January 1, 2026 to dwellings insured for $400,000 or more, and from January 1, 2027 to all such policies. Condo unit-owner policies are exempt.
- [ ] **Takeout offers.** Private insurers can offer to take Citizens policies. Read any offer carefully and compare coverage, not only price.
- [ ] **Budget for a Citizens policy** plus a flood policy when you compare houses.

08

Timing: bind early

Hurricane season runs June 1 to November 30. When a named storm threatens, insurers suspend new policies (a binding suspension) for the area at risk until the storm passes. Lenders won't close without a bound policy, so a storm can push back your closing.

- [ ] Get quotes in the first week of the inspection period, using the actual inspection reports.
- [ ] Bind the homeowners policy (and flood policy) as soon as you're past the inspection period, not the week of closing.
- [ ] Send the policy declarations to your lender and title company right away.
- [ ] If a storm is coming, ask your agent whether your policy is already bound. If it isn't, talk to your lender about the closing date.

09

Condos are different

In a condo, the association's master policy insures the building, and you insure the inside with an HO-6 policy. Ask for the master policy's hurricane deductible and whether the building has flood coverage. A big deductible on the master policy can turn into a special assessment after a storm, so add loss assessment coverage to your HO-6. My condo red flags checklist covers the rest of the association review.



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Before you offer, I pull the roof permit, flood zone and any existing inspection reports, and help you get real insurance numbers inside your inspection period. English and Russian.
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10

Worksheet: compare houses side by side

Fill in one column per house during showings and the inspection period.

ITEM	HOUSE 1	HOUSE 2	HOUSE 3
Address			
Year built			
Roof material / year installed (permit)			
Roof shape: hip or gable			
Roof-to-wall: clips / single / double wraps			
Secondary water resistance: yes / no			
Opening protection: all impact / shutters / none			
Wind mitigation report date			
4-point issues: panel, pipes, water heater, AC			
FEMA flood zone			
Elevation certificate: yes / no			
Seller flood claims or federal aid disclosed			
Homeowners quote (annual) / insurer			
Hurricane deductible % and dollar amount			
Flood quote (annual)			
Total insurance per month			

Before the inspection period ends

- [ ] Roof age confirmed by permit
- [ ] Wind mitigation report in hand
- [ ] 4-point done (older home)
- [ ] Flood zone checked; elevation certificate requested
- [ ] Two or more homeowners quotes
- [ ] Flood quote
- [ ] Deductible chosen; cash set aside
- [ ] Repair or credit request sent