

By DAVID REICH-HALE



Minutes

with
TIM BRENNEMAN

Are people more prepared now for a hurricane? Maybe. My follow up to that is if they are, they don't fully understand it. And if they're not prepared, they don't know it.

How can policyholders be more prepared? Call your insurance agency and ask them to specifically review the coverage for wind damages and for water. Another important factor is, what is the limit of coverage that they have to rebuild a home? With cost of construction today, the rate of inflation for construction has outpaced insurance coverage.

How important is flood insurance? We've always advocated flood insurance for our clients, but it's not a widely purchased product. We're making people more aware of it and we recommend it. Rising ground water or tidal water is excluded from homeowners' policies in all coverage. What some people don't know is flood insurance is available.

Are more people paying attention to that message? There's an awareness, but it's still not purchased enough.

It's hurricane season again, and most weather models are predicting robust activity. Tim Brenneman, executive vice president at East Hampton-based insurance agency Cook, Hall & Hyde, warns that policyholders must take pains to prepare for emergency situations.



Bob Giglione