

Florida Home Owners Encouraged To Review Homeowner's Policies For Hurricane Season

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[AC Insurance Services](#), of West Palm Beach, FL, is encouraging home owners in Florida to review their [hurricane insurance coverage](#) by offering free limited availability quotes and insurance reviews. Free quotes and insurance reviews are being offered to help homeowners verify that they have the correct coverage to protect them during hurricane season and prevent more people from being hit with huge bills during hurricane season.

"A lot of people don't realize that when they add a flood policy to their coverage, it takes 30 days to go into effect", says Peter Steiner from AC Insurance Services. "All too often, people add the policy when they hear of an approaching hurricane without knowing they actually won't be covered for the damage."



This year is an El Nino year. Traditionally, this means that hurricanes are worse on the Pacific coast. However, El Nino is always followed by a La Nina, when hurricanes become more frequent and more severe on the Atlantic coast, making Florida more vulnerable to a storm. The problem that climatologists are facing is that it is becoming increasingly difficult to predict when an El Nino will turn into a La Nina. Furthermore, during both time periods, weather patterns become more unpredictable and getting hurricane insurance coverage is even more important.

"Some of the worst hurricanes to have battered Florida have happened in El Nino and La Nina years", adds Peter Steiner. "Hurricane Andrew in 1992 was classed as a moderate El Nino year, a period of time when climatologists predict Florida will actually be hit by less severe hurricanes!"

Other hurricane examples include 1964 Hurricane Cleo and 1965 Hurricane Betsy, which both took place in "weak" La Nina years. Climatologists are also struggling to classify just how weak or strong the current El Nino is and the subsequent La Nina will be. Though it is expected that it may be a strong La Nina, as this hasn't occurred since 2010. This further demonstrates the importance for Floridians to have their insurance in place.

AC Insurance Services is encouraging all Florida residents to contact them online through <http://myacis.com/free-quotes/> to receive a free quote or insurance review. This will help people to find out whether they have the right insurance in place at the right price should something happen. Hurricane damage to properties can be incredibly significant. Additionally, the cost to human life and emotions cannot be expressed in financial terms. AC Insurance Services wants to make sure that people do not have to add financial worries to their list of damages if a hurricane occurs.

Source: <http://www.pressadvantage.com/story/1911-florida-home-owners-encouraged-to-review-homeowner-s-policies-for-hurricane-season>