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REMEMBERING HURRICANE IRMA

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By: Michael J. Higer

Here we are just about one month away from the one year anniversary of the hurricane known as Irma. As it approached the southern tip of Florida, it roared with the ferocity and breadth of the monster of all hurricanes. Even though it quieted somewhat by the time it made landfall in Cujo Key, it was still a devastating Category 3. Thereafter, it literally weaved across the State leaving damage to businesses and homes in nearly every county from the Keys to the Panhandle. The final numbers are still being tallied but the damage will clearly be in the hundreds of millions and perhaps even the "B" word will be accurate final measure. It is fair to say Irma affected every person in Florida in some way. Some suffered profoundly in terms of property damage. Everyone was impacted as they tried to predict the unpredictable path of Irma. There are countless stories of people who travelled to one location for safety only to put themselves right in its path. Never before have we seen such statewide evacuations clogging all passageways in the air and on our roads North and South and East and West.

There are many lessons from Irma. Two that stand out. One with all of our technology and predictive models, hurricanes are still very unpredictable. Second, labels such as Category 1 and so on are almost meaningless when it comes to damage. For sure, a Category 3 storm will cause greater and more severe damage than a Category 1, but both are capable of causing substantial damage. These two lessons alone highlight the need to be prepared. We must always remain vigilant and not take any hurricane for granted. When it comes to safety of our loved ones and protecting our property, trying to outguess a hurricane is foolhardy.

Our firm's Chambers-rated Insurance Team is available should you have any questions or concerns about your existing insurance coverage. Please do not hesitate to contact Gina Clausen Lozier at gclausen@bergersingerman.com or Michael J. Higer at mhiger@bergersingerman.com to discuss your current commercial or residential policies.

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