

My Question

The proposed insurance policy says "named storms" are covered under the wind and hail part of the policy with larger deductibles. Where as all other forms of damage are covered under the regular home owners part of the policy with much lower deductibles. We just got hit with snow and ice here on Hilton Head and we were wondering that even though we had no damage, if we had damage, would the fact that the winter storm had been "named" change the coverage to the higher deductible part of the policy

Answer from Kinghorn Agency

As long as it's a named storm no matter what weather condition the higher deductible would be applicable. Per the insurance company

Answer from Seacoast Insurance

Yes, any storm that is given a name (whether it is tropical, hurricane or winter) would invoke the Named Storm deductible.