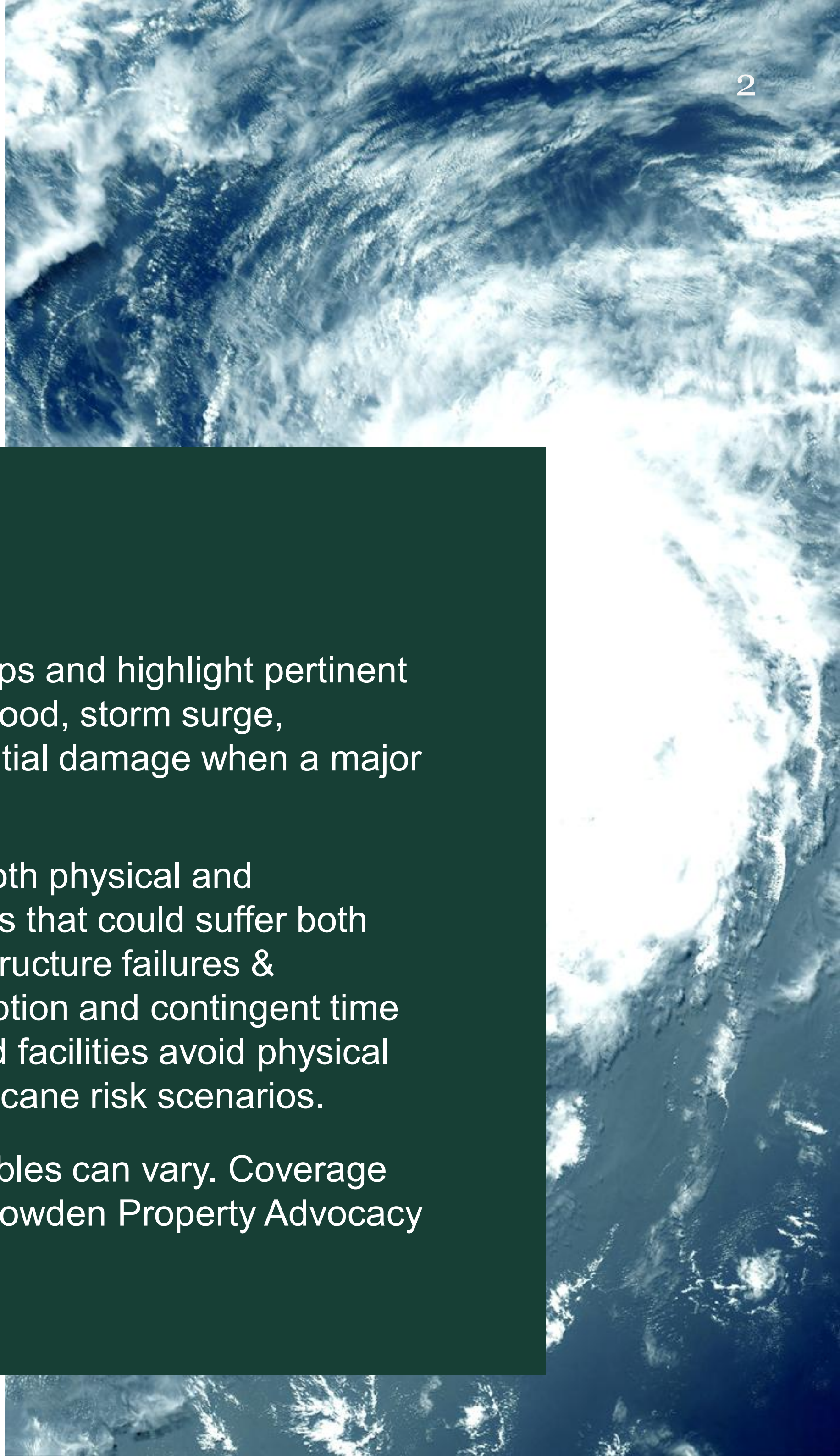
2026 Hurricane Advisory Guide – Property

Global Client Practice – Claims, Advisory, and Risk Services

Howden US – Global Client
Hurricane Season 2026



Introduction

As the 2026 hurricane season continues, we want to share Howden insights on preparedness tips and highlight pertinent property policy considerations to keep in mind during this storm season. Events such as wind, flood, storm surge, evacuations, and utility service interruptions can impact business operations and cause substantial damage when a major hurricane occurs.

Understanding hurricane exposure and insurance coverage requires a holistic assessment of both physical and operational vulnerabilities. This includes evaluating owned locations, and customer/supplier sites that could suffer both direct or indirect hurricane damage. It is critical to identify at-risk assets and analyze how infrastructure failures & transportation disruptions could impact operations. Organizations should assess service interruption and contingent time element exposures, recognizing that significant business income losses may arise where owned facilities avoid physical damage - thus underscoring the importance of aligning insurance coverage with real-world hurricane risk scenarios.

We encourage you to review your policy in advance, as coverage terms, conditions and deductibles can vary. Coverage determinations are ultimately made by your insurers once a claim is submitted; however, your Howden Property Advocacy Team(s) are here to support you and address any questions before, during, or after an event.

Possible Property Policy Terminology

Property policies contain definitions and language that may respond to flooding, wind, storm surge, and named storms in a specific manner. Please make sure to review your property policy as proximate causation and manuscript wording is critical in coverage determinations.

Flood and Storm Surge

Flood is typically defined broadly to include surface water, rising water, tidal water, and wave action that is commonly attached to an annual aggregate, sub-limited, or excluded unless endorsed or covered under a standalone National Flood Insurance Policy (NFIP).

Storm surge, while physically driven by wind, is often treated as a flood peril under policy definitions unless the policy expressly re-inserts storm surge back into a named storm peril.

Windstorm

Broad windstorm or named windstorm definitions are typically treated on a per occurrence basis. This includes storm-driven water which can preserve coverage by treating wind-related water damage under windstorm in lieu of flood.

A tornado can also be considered a windstorm-related event if it **does not** result from a named storm.

Named Storm

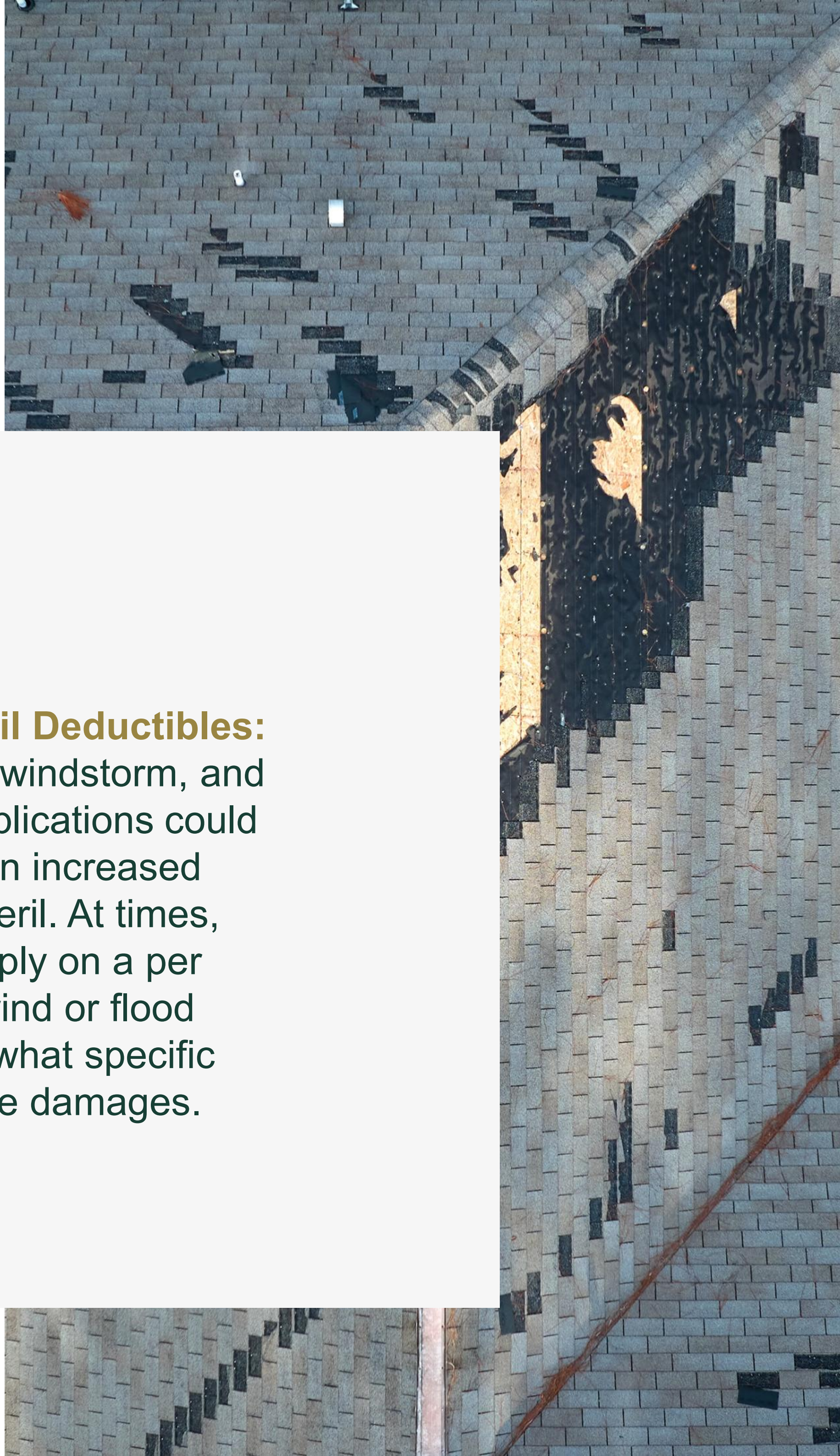
Named windstorm definitions can trigger coverage by classifying the event as a declared hurricane or tropical storm and capturing wind, flood, and tornado related damages under a single covered peril. The definition can govern which deductibles, limits, and coverage applies, often overriding general flood treatment and consolidating losses into one named storm occurrence for coverage and retention purposes.

Possible Hurricane Deductible Applications

Per Unit Deductible:
This deductible application is normally applied per "unit of insurance" (as defined by the policy). Typically, the definition will bifurcate "units of insurance" by buildings, business property, business interruption, stock, and betterments.

Percentage Deductible:
This deductible application is normally applied on a percentage based on your statement of values on file or values at the time of loss per location. This application could be combined or separately applied per type of property/loss incurred.

Increased Peril Deductibles:
Named storm, windstorm, and flood/surge applications could be applied at an increased retention per peril. At times, these could apply on a per peril basis of wind or flood depending on what specific peril caused the damages.



Possible Property Coverage Extension Triggers

Property policies generally respond to direct physical loss or damage to insured locations caused by a covered cause of loss, as defined in the property policy insuring agreement. Policies also include various sub-limits and coverage extensions that may apply depending on your specific exposure. Below are several coverage extensions that are commonly implicated in hurricane events.

Service Interruption:

Responds to damages to utility service provider property on or away from your insured location caused by a covered cause of loss that results in loss of business to your insured location.

*Usually is subject to a specific deductible, qualifying, or waiting period.

Civil or Military Authority:

Responds to mandatory orders issued to your insured location resulting from direct damages to property caused by a covered cause of loss usually within a mileage radius of your insured location that results in loss of business to your operations.

*Usually is subject to a waiting or qualifying period.

Ingress/Egress:

Responds to business income loss when access to your insured location is obstructed due to damages to nearby property caused by a covered cause of loss within a mileage radius of your insured location.

*Usually is subject to a waiting or qualifying period.

Contingent Time Element:

Responds to direct damage from a covered cause of loss to a dependent/contingent property (customers, suppliers, manufacturers, etc.) that results in loss of business to your insured locations.

Protection of Property:

Responds to reasonable costs incurred to safeguard insured property from imminent covered damage, such as temporary securing, boarding, and emergency measures taken before or during a storm. These expenses are typically covered even if no direct physical damage occurs, provided actions were necessary, reasonable and taken to mitigate a covered loss rather than to improve the property.

Preparedness After a Hurricane is Predicted

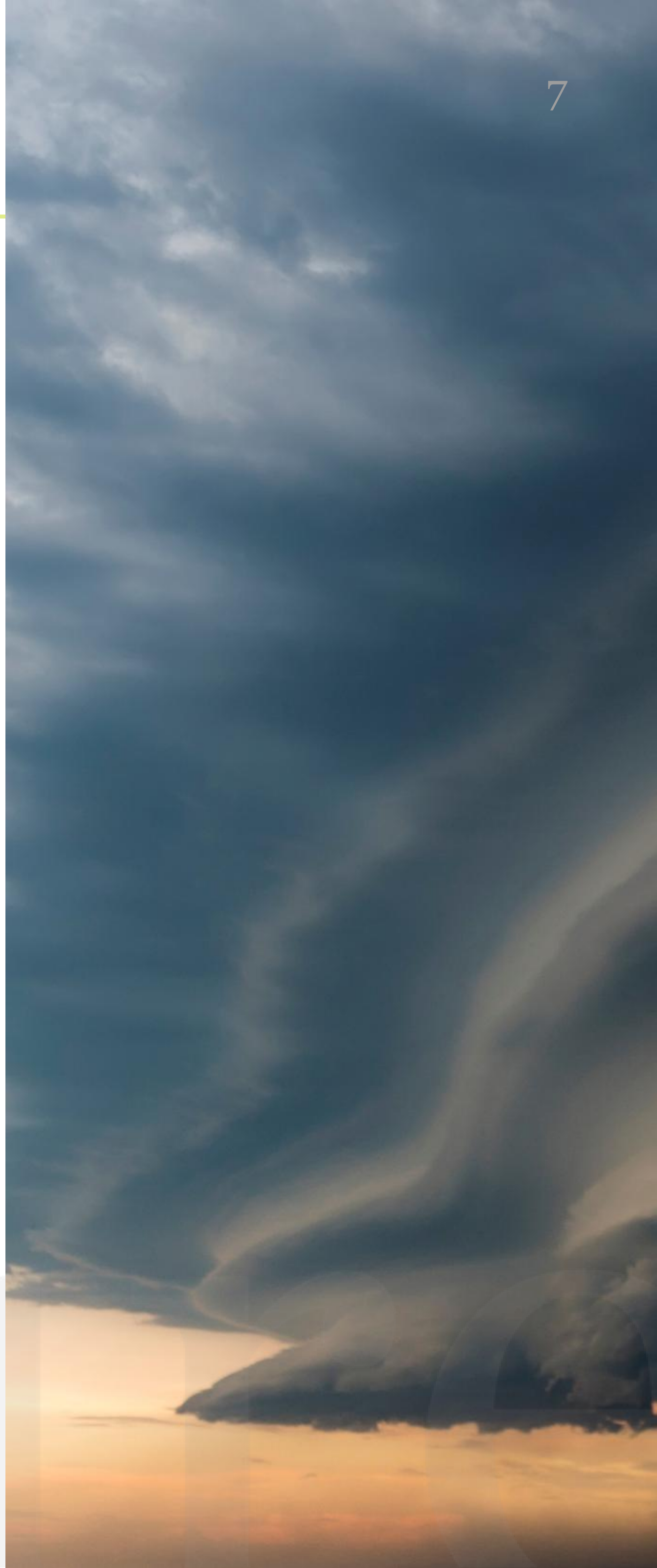
A hurricane watch will generally be issued 48 hours before hurricane conditions are expected to reach land. **Be prepared to act when the watch is issued and protect your physical property from the upcoming storm.** Once the National Hurricane Center issues a hurricane watch, please be prepared to track the progress of the storm and monitor its intensity.

Howden also has a CAT Watch tracking site that can be accessed here: Cat Watch: Natural Catastrophe Analytics | Howden Re.

48 hours

Evaluate your physical and operational exposure to hurricane losses

- Identify potential locations - including your own, your customers, and your suppliers - that might be exposed to direct or indirect hurricane damage.
- Determine what physical assets are at risk.
- Identify potential service interruption issues and impacts.
- Consider potential impacts of damage to infrastructure and transportation networks.
- Assess the potential contingent time element exposures for your business, even if it may not be physically exposed to storm damage.



Review your property insurance policy

- Review the statement of values against your applicable policies and how they might impact policy responsiveness.
- Understand the extent of policy limit(s) and sub-limit(s).
- Determine if flood is a covered peril or excluded.
- Determine how storm surge is defined in the policy.
- Examine business interruption/extra expense/time element (direct and contingent) coverage details.
- Review policy deductibles and loss-reporting requirements as they can be complex for hurricane losses to mitigate insurer unalignment.
- Ascertain if there are any coinsurance or occurrence limit of liability provisions.
- Understand any restrictions on timing and location of rebuilding.
- Evaluate how code requirements are addressed in the policy.
- Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit against insurers.

Evaluate your claims preparation and management protocols

- Ensure that all claims team members are identified in advance and are prepared to respond. This includes your advocates, accounting, and engineering experts, as well as designated insurer representatives and experts.
- Meet with insurers to set claims management protocols and confirm who will represent insurers and your organization in the adjustment of claims. Be prepared to meet with all parties to establish claims and communications guidelines immediately after an event.
- Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.
- Determine if your asset values are current and update them as needed for accurate recovery of potential claims involving property damage, business interruption, and other coverage areas.
- Secure and duplicate vital financial records, paper-based and digital, at a weather-secured site.
- Maintain detailed tracking of all documentation requests, including: what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.

Evaluate property loss control and property security

- Review plans or policies for mitigating potential damage and protecting property before a storm hits for recovery afterwards.
- Evaluate building(s) and critical equipment exposure to wind and flood hazards.
- Ensure that storm-monitoring systems are operating effectively to enable sufficient time for an organized shutdown.
- Verify that battery-operated equipment, generators, fuel, and other supplies needed to maintain property integrity and security are available and operational.
- Identify security resources, fencing, barriers, additional labor, that may be needed.
- Identify and update phone lists of roofing, electrical, and restoration contractors.

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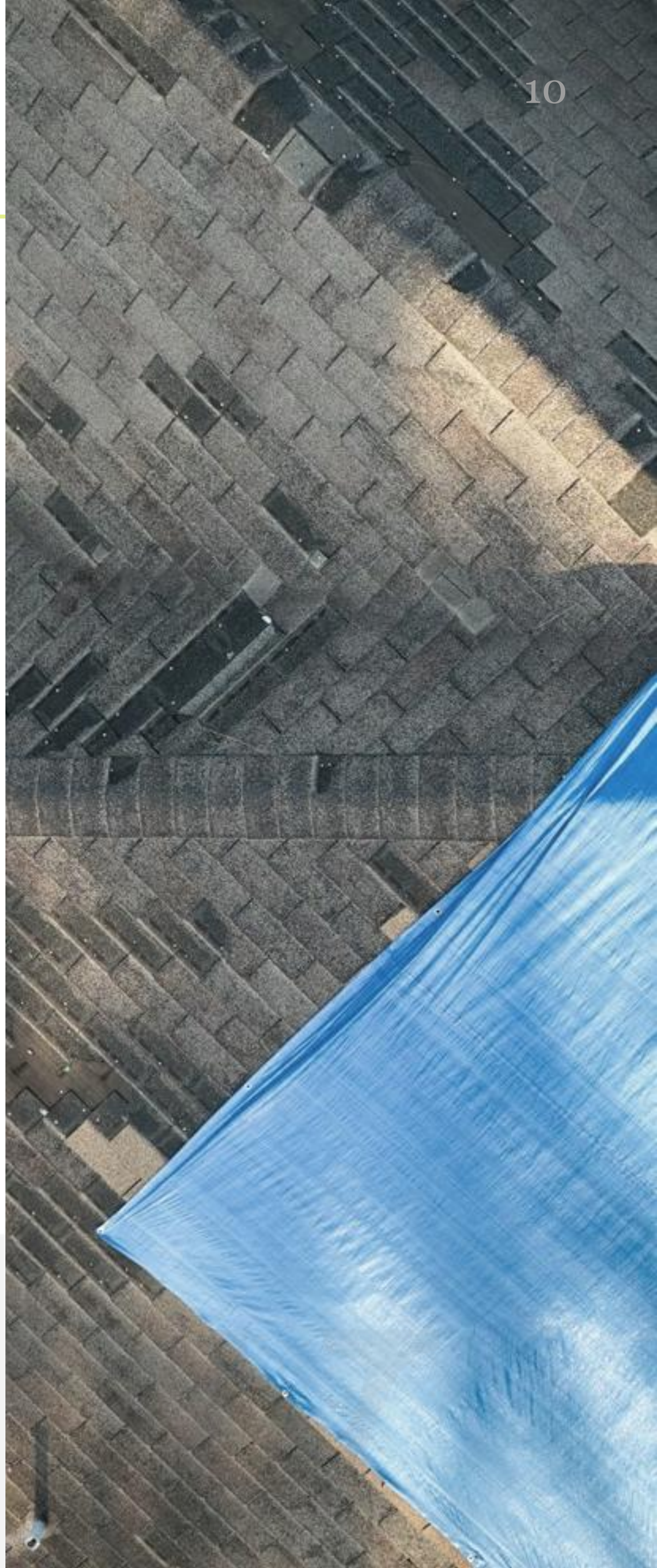

Evaluate business continuity, emergency response, and crisis management plans

- Review and update business continuity plans based on potential impacts inside and outside the strike zone.
- Verify suppliers' business continuity plans.
- Evaluate possible impacts on employees, customers, and vendors.
- Monitor local, county, state, and federal response agency announcements.
- Contact local government agencies and emergency services to establish tiered and coordinated response procedures.
- Discuss with other local businesses possible recovery-coordination efforts post-storm.
- Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe.
- Develop tailored messaging and communications for employees, customers, and suppliers regarding hurricane policies and procedures.
- Determine the availability of local resources to warn of potential hurricanes.

Plan for employee safety

- Review and update employee evacuation and notification plans, including employee home and emergency contact lists.
- Develop a communications strategy for employees at all levels of the organization.
- Stress test communications procedures and systems.
- Ensure all employees are aware of emergency policies and procedures.
- Ensure that employees who stay on-site during a storm have current contact lists, potable water, nonperishable food, first-aid kits, flashlights, hand-held radios or cell phones, and other supplies.
- Arrange for employees to work remotely when necessary.
- Establish procedures to account for employees and to disseminate information.
- Review human resource-related issues, including skills inventories, leaves of absence, and potential payments to injured, homeless, or evacuated staff.

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