OFFICE OF THE LIEUTENANT GOVERNOR
UNITED STATES VIRGIN ISLANDS

NEWS RELEASE

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LIEUTENANT GOVERNOR ROACH ENCOURAGES RESIDENTS TO "BE READY/BE INSURED" FOR THE 2026 HURRICANE SEASON

Lieutenant Governor Tregenza A. Roach, Esq., who also serves as the territory's Commissioner of Insurance, reminds Virgin Islands residents to be prepared for the 2026 Atlantic hurricane season, which begins June 1 and ends on November 30, 2026.

The National Oceanic and Atmospheric Administration (NOAA) National Weather Service predicts a below-average 2026 Atlantic hurricane season, with eight (8) to fourteen (14) named storms, three (3) to six (6) are forecasted to become hurricanes and one (1) to three (3) of which will reach Category 3 status or stronger. Tropical storm winds are from 39-73 MPH; Category 1 Hurricane winds 74-95 MPH; Category 2 Hurricane winds 96-110 MPH; Category 3 Hurricane winds 111-130 MPH; Category 4 Hurricane winds 131-155 MPH; Category 5 Hurricane winds 156 MPH and greater.

Lieutenant Governor Roach advises property owners to review their insurance policies annually and contact their agent directly to discuss any need for additional or revision in coverage, or if they have questions. Property owners may contact the Division if additional assistance is required after speaking with an agent. Lieutenant Governor Roach further advises residents of the following as they prepare for the hurricane season:

- You **cannot** buy a homeowners insurance policy once a storm has been declared.
- Know what is covered and what will not be covered in your homeowner's insurance policy.
- Avoid being underinsured by purchasing at least 80% of the replacement cost value of your residential property. To determine replacement cost value, hire an appraiser and make sure the appraisal includes Replacement Cost Value, which is the cost of replacing your property without a reduction for depreciation.
- Avoid being force-placed, which may cover only the mortgage balance. If you have a mortgage, purchase your own homeowner's insurance policy. You can have the insurance premium escrowed along with your property tax payment, or you can use premium financing.

- To lower the cost of your property insurance, take advantage of all available Discounts offered by your insurance company. Remember, once you file a claim you may lose your "No Claim Discount", meaning that your premium will then increase but only by the amount you saved through the No Claim Discount.
- Purchase homeowners' insurance even if you own your home outright and don't have a mortgage! Your home is your biggest investment; be sure to protect it by insuring it.
- Do NOT exclude windstorm. We live in a hurricane-prone area.
- Make sure you have a homeowner's insurance policy and a separate flood insurance policy. A homeowner's insurance policy does not provide flood protection.
- If you rent, buy renter's insurance to cover your contents in the building.
- Understand that you do not have a separate policy if you own a condominium. The policy belongs to the condominium association as a whole and is subject to the decision by its Board of Directors. You can purchase a separate contents insurance policy as a condominium owner.
- Keep your insurance policy and other important documents in safe, dry waterproof and fireproof containers.
- Know what is insured: inventory personal property and take photographs of your home.
- Visit ltg.gov.vi and download the "Home Inventory Checklist". Complete the checklist and take photos of your contents BEFORE a storm occurs! Know what is insured.
- Have disaster supplies on hand and secure important documents (insurance policies, birth certificates, deeds, will and testaments, power of attorneys, Government -issued photo identifications, etc.)
- Protect your property by putting up shutters, cutting back tree limbs and clearing debris.

After the disaster, it is important that you have a contingency plan in place:

- Take photos and make a list of your damages; file a claim as soon as possible; get an estimate of your damages; be ready to have your claim adjusted to receive a claim settlement.
- Secure your property and make temporary repairs if needed. Your homeowner's policy allows you to make minor temporary repairs to prevent further damage.
- Avoid disaster fraud. Avoid scam artists. Request a copy of the business license and identification from anyone who will perform disaster related services on your property. Never pay in full for a disaster related service provided for you before the service is completed. Additionally, do not participate in disaster related fraud by misrepresenting damage amounts and submitting inflated and unreasonable estimates to your insurer. Such activities can drive up the future costs of insurance for all policyholders.
- Public adjusters are also licensed by the Commissioner of Insurance. A property owner does not need to hire an attorney to contract services of a public adjuster.
- Per Bulletin No. 2017-06 issued by the Commissioner of Insurance on September 29, 2017, a public adjuster may not charge a fee that exceeds 5% of the insurance proceeds recovered on behalf of the homeowner or residential insured.

"Virgin Islands residents are reminded also to pay special attention to national and local weather advisories and VITEMA alerts during the hurricane season to keep informed of impending weather conditions." stated Lieutenant Governor Roach.

For more information on disaster preparedness and the responsibilities of the Office of the Lieutenant Governor, visit ltg.gov.vi., or contact Division of Banking, Insurance & Financial Regulation on St. Thomas at 340-774-2991 and on St. Croix and 340-773-6449.

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