

How Kin restores hope after hurricane havoc

Our response to Hurricane Idalia shows how far we go to help members recover quickly after a catastrophe. See how we helped get a claim paid in under 72 hours.



At Kin, we like to say we run through walls. We see ourselves as a scrappy team of problem-solvers and innovators with the grit to get the job done no matter how hard it is.

But there's a reason grit is so central to our company's ethos: Our customers.

Kin policyholders tend to live in some of the most idyllic spots in the country. However, many of these places are also prone to natural disasters, which means our policyholders face risks that can quickly and completely upend their lives. When they do, they deserve a home insurance provider that does everything in its power to help them.

Our response to Hurricane Idalia is a good example of just how far we go to make sure our members can recover quickly after a catastrophe.

Kin's response to Hurricane Idalia

Just like most of our customers, we're on alert during the Atlantic hurricane season. We keep a close eye on the weather so we're ready well before a tropical disturbance grows into a major storm.

Constantly monitoring conditions enabled us to notify Kin members who were potentially in Idalia's path before the storm made landfall as a high-end Category 3 hurricane with maximum sustained winds near 125 mph. That prior notice is essential because it gives homeowners a chance to:

- Gather supplies.
- Secure their homes.
- Make plans should they [have to evacuate](#).

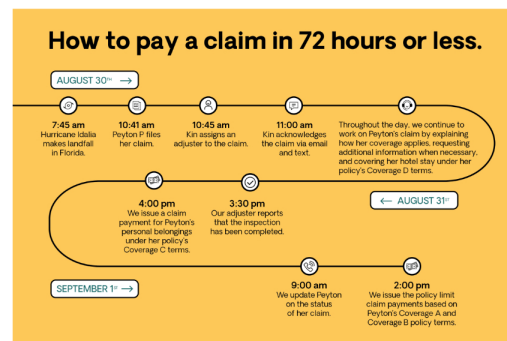
After landfall, however, is when our policyholders needed us most. That's when we messaged over 74,000 customers who were likely impacted by the storm to make sure they were safe and to see if they needed assistance filing a claim.

A large percentage of our customers responded to these messages to let us know they were okay. Some that had damage were able to immediately file their claims with our carrier partners via text message. Others used the [electronic first notice of loss](#) to get their claim started online without having to make a phone call.

But getting help to file a claim quickly is just half the battle – at least from a policyholder's point of view. What a homeowner really needs after a hurricane batters their home is some peace of mind that they'll be able to move forward.

That's where Kin policyholder Peyton P. and our carrier partner comes in.

From claim filing to payment in less than 72 hours



Safely evacuated from her home, Peyton P. was having dinner with her family in a restaurant when the television caught her eye. The news was not just showing her neighborhood, but her actual beach.

Peyton says at that point, the situation became both very real and very scary: "You just

didn't know what was going to happen. Maybe there'd be some shingles that come off or maybe it will be the whole roof or the whole house – you just didn't know."

Unfortunately, Peyton's home in Perry, Florida is just over 20 miles away from where Idalia made landfall in Keaton Beach. So after a mostly sleepless night, Peyton woke to bad news from her sister: Her house was destroyed.

Peyton's neighbors had obtained a drone photo of the neighborhood that showed her home.

"There were a couple walls still up, and the base of the floor was still there, but the rest of the walls were gone, the doors were gone, the roof was gone," Peyton says. "Everything was gone."

Peyton wasted no time in submitting her claim with the carrier, filing it at 10:41 am on August 30. By 11:00 am the same day, the carrier's claims team had texted and emailed her. The team stayed in communication throughout the next three days, keeping her informed on what was happening with her claim, what coverages applied, and what to expect next.

At 5:00 pm on August 31st, less than 30 hours after her claim was filed, we let Peyton know that an initial claim payment for the full limits of her personal property coverage provided by her policy had been issued.

The very next afternoon, less than 52 hours after her claim was filed, two additional payments were issued, one on for her home and one for her other structures. Both payments were for the full policy limits for each coverage.

Service makes a difference

Paying claims quickly after a catastrophe isn't easy to do – just ask the rest of Peyton's family. Her mother, sister, and brother all live in the same town, and each have homes damaged by Idalia. All are still going through the claim process with their separate insurers as of this writing.

Her brother, in particular, had four trees go through his house, and Peyton says it was quite a while before he heard anything from his insurance company – not a phone call, not an email. She found the difference in their experiences extraordinary.

"We'd never been through this before, so it was amazing to see how fast mine went when he couldn't even get his company to answer a phone call," she says. "I'm just really thankful for the insurance company that I have."

Keep exploring



How to prevent claims



Does homeowners insurance cover hurricane damage?



What happens if you don't use insurance money for repairs?

kin.

Our company

[About us](#)
[Reviews](#)
[Careers](#)
[News](#)

Insurance products

[Homeowners insurance](#)
[Mobile home insurance](#)
[Condo insurance](#)
[Landlord insurance](#)
[Flood insurance](#)

States we serve

[Alabama](#)
[Arizona](#)
[California](#)
[Florida](#)
[Georgia](#)
[Louisiana](#)
[Mississippi](#)
[South Carolina](#)
[Tennessee](#)
[Texas](#)
[Virginia](#)
[View all states](#)

Resources

[Insurance FAQs](#)
[Home insurance blog](#)
[Insurance glossary](#)
[Claims process](#)

Contact

[855-717-0022](tel:855-717-0022)
support@kin.com
[Help center](#)
[Contact us](#)



©2016 - 2025 Kin Insurance Technology Hub, LLC.

[Terms of service](#) [Security Disclosure Program](#) [Privacy Policy](#) [Do Not Sell My Info](#) [Sitemap](#) [Accessibility](#) [Licenses](#)

In California, Kin refers to Kin Insurance Services. Kin Insurance Services is a California surplus lines broker (license #0L33230). Coverage is underwritten by a company that is not licensed or regulated by the California Insurance Commissioner. For properties located outside of Florida or Louisiana, Kin Homeowners Insurance and Home Insurance refers to the Kin House & Property policy with an owner-occupied endorsement added. The base Kin House & Property policy, the HD3 policy, provides the coverages for customers who rent out their home to others, similar to a PD3 policy. For customers who live in their home full time or part time, an owner-occupied endorsement is added to provide the coverages of a typical homeowners insurance policy, which is similar to a HD3 policy. ©2017 - 2024 Kin Insurance, Inc. All rights reserved. Policies are marketed, solicited, distributed and serviced by Kin Insurance Network Distributor, LLC (KIND) or may be referred to an affiliated licensed agency. KIND is a licensed producer agency, and, where applicable, surplus lines broker. Coverage is subject to the terms and conditions of the applicable policy, availability, and qualifications for coverage and may vary by state. Not available in all states. Savings vary.

