High Hammock

INSURANCE

CONTENT PLAYBOOK
NOV 10 – DEC 3, 2026
TAMPA BAY, FLORIDA

The hurricane-season content month.

Fourteen posts, two client emails and three short films for small-business owners across Tampa Bay, written to run as the 2026 season closes.



Read it before you need it.

- BEFORE THE SEASON
- WHAT A POLICY COVERS
- WHEN TO CALL

LINKEDIN · FACEBOOK · EMAIL · FILM
SEMINOLE HEIGHTS · TAMPA, FL 33603
(813) 555-0142

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THE SAMPLE DETAILS

Every name, phone, email and address in this book is a sample: **High Hammock Insurance**, **(813) 555-0142**, **hello@highhammockinsurance.com**. The phone is in the 555-01xx block kept for fiction, so it can never ring a real business. Swap in your own with the key on page 25 before anything goes live.

HOW TO RUN THIS MONTH

A month one person can actually keep up.

Fourteen posts across four weeks, two emails to your client list, three short vertical films. One person at a nine-person agency can schedule it in about two hours a week and still answer the comments. A month that can't be sustained teaches followers the page goes quiet.

The November frame

The 2026 Atlantic season closes November 30. Most owners exhaled in October. So the month doesn't say "get ready, it's coming"; it says *you're not done yet*: document what you have, read your limits before renewal, and here's the short list for next June.

Week 4 runs December 1 to 3 on purpose. "The season just closed" is only true once it has.

The rhythm

- **LinkedIn**, 8 posts: Tuesday and Thursday, 7:30 to 8:30 a.m. Eastern. Owner to owner, slightly longer.
- **Facebook**, 6 posts: Wednesday around noon, Saturday mid-morning in weeks 1 and 3. Neighbors and regulars.
- **Email**, 2 sends: Tuesday of week 2 and week 4, mid-morning.
- **Films** ride on P04, P09 and P13, and can be cross-posted to Reels or Shorts.

Three threads, braided

Every piece belongs to one thread. Each week asks one question and the threads answer it from different sides.

Before the season	6 posts
What a policy covers	3 posts
When to call	5 posts

P05 and P14 carry two and three threads; each is counted once here under its lead thread, P14 under Before the season.

Before each post goes out

1. The sample details are swapped for yours (page 25).
2. The date and time match the calendar on page 6.
3. Read the post's compliance note. If you edit a line, the edit keeps its "may", "typically" or "varies".
4. The short disclaimer rides at the foot of the caption.
5. A storm is active in the Gulf? Pause the month (page 23).

EVERY PIECE ENDS

with a door, never a pitch: call us, send us the page, ask us. Never "get a quote today."

EVERY PIECE SIGNS OFF

Read it before you need it. Then the agency name and phone.

NOTHING IN THIS BOOK

promises a claim outcome, a rate or a saving, or says what anyone's own policy covers.

14	8	6	2	3	4	~2
POSTS	LINKEDIN	FACEBOOK	CLIENT EMAILS	SHORT FILMS	WEEKS	HOURS A WEEK

WHO HIGH HAMMOCK IS

High Hammock

INSURANCE

INDEPENDENT AGENCY
NINE PEOPLE · ONE OFFICE
SEMINOLE HEIGHTS · TAMPA

THE ONE LINE

The nine-person Tampa agency that sits down with small-business owners and reads the policy with them, before they need it.

What the name means

In Florida a *hammock* is a stand of hardwoods (live oak, cabbage palm, gumbo limbo) growing on ground a little higher than the wetland around it. Anyone who grew up here knows the word; anyone who didn't learns it in one sentence.

A *high hammock* is the slightly higher ground where you can stand and see what the water is doing. That is the agency's job, said as a place: stand with the owner and look at the policy together, before the water comes up.

What it does all day

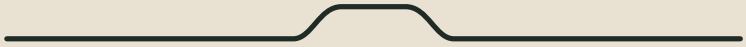
Reads policies with owners. Explains what a declarations page says. Notices when the business changed and the policy didn't. Picks up the phone.

It is an **independent** agency: it works with several insurance companies, not one. Short form **High Hammock**; never "HHI," never "the Hammock."

The brand line

Read it before you need it.

It asks the owner to do something sensible and promises no outcome. It is also the whole month in five words: prep is reading before the season, coverage is reading the policy, "when to call" is reading again when something changes.



THE WETLAND — A FEW FEET HIGHER — THE WETLAND

The mark is the hammock in profile: one stroke that steps up a small rise and continues. It signs every tile, slide and page, and doubles as a divider.

THE NAME RULE

The metaphor is about **seeing clearly**, never about being protected. We never write "your high ground," "we keep you above water," "shelter from the storm," or anything that makes the agency sound like a safeguard against loss.

WHO IT WORKS WITH

- The coffee roaster
- The HVAC outfit with three vans
- The print shop in Ybor
- The dental practice in Brandon
- The marine supply on the river
- The landscaper in Riverview
- The two-chair salon in Westshore

WHAT HIGH HAMMOCK IS NOT

- A national carrier's ad
- A rate-quote site
- A claims hotline
- A law firm

A SAMPLE IDENTITY

High Hammock was invented for this month so the content reads finished. A name search and a domain check found no insurance agency using it; that is a gut-check, not legal clearance. Your agency's own name replaces it with the key on page 25.

THIS MONTH, IN THE AGENCY'S OWN WORDS (FROM P02)

- *What to check now that hurricane season is wrapping up, while it's fresh and before next June.*
- *What a business policy may include, in plain English.*
- *The moments in a business's year when it's worth calling your agent.*

THE VOICE

A Tampa agent at the kitchen table.

The person behind the posts is an agent in their forties who has sat at a lot of small-business kitchen tables after a lot of storms. Calm, practical, a little dry, never folksy for its own sake. Talks to owners as peers. Would rather explain one thing properly than mention five.

1

Specific beats general.

"The espresso machine, the walk-in cooler, the van" beats "your valuable assets."

2

Plain words, short sentences.

A term of art (declarations page, civil authority) is said once and explained in the same sentence.

3

Questions over claims.

"Do you know which page lists your hurricane deductible?" beats any statement about what a policy does.

4

A door, not a pitch.

Call us, send us the page, ask us. Never "get a quote today."

WORDS HIGH HAMMOCK NEVER USES

NEVER	WHY	SAY INSTEAD
guaranteed, guarantee	promises an outcome	"ask us what your policy says"
best rates, lowest price, cheapest	rate claim	say nothing about price
save you money, we'll save you	savings promise	"we'll walk through it with you"
you're covered, fully covered, covered for everything	coverage stated as fact	"your policy *may* cover…; ask us"
we'll handle your claim, claims made easy, we fight for you, fast payouts	claims promise or implication	"call us with questions about your policy"
protect what matters most, peace of mind, worry-free, rest easy	filler and an implied outcome	the specific thing and the specific step
bespoke, tailored solutions, comprehensive protection, world-class	generic insurance slop	name the coverage and say "varies"
act now, limited time, don't wait (as a sales push)	sales pressure	a calendar fact: "NFIP flood policies generally take 30 days to start"
legally required (as blanket advice)	legal advice	"Florida's workers' comp rules depend on industry and headcount; ask us, and your attorney for the legal side"
"storm-proof," "hurricane-ready business" as a promise	implies safety	"a checklist for before the season"

WORDS HIGH HAMMOCK USES

read · look up · find the page · declarations page · **your policy may** · **it varies** · depends on your policy · **ask us** · call us · send it to us · walk through it · before the season · Tampa Bay · Hillsborough · Pinellas · Pasco · Gulf · storm surge · flood zone · evacuation zone · small business · owner · the shop · the counter · the van · the lease · the first hire · check · review · in writing · general information

THE TWO DISCLAIMERS

Short, every caption: *General info; coverage varies by policy. Ask us about yours.*

Long, emails and LinkedIn documents: *General information only, not legal advice. Coverage depends on your policy, your carrier and your situation. Ask a licensed agent about yours.*

ONE IDEA, SAID TWO WAYS

× OFF-VOICE

~~*Hurricane season is here! Protect what matters most with comprehensive coverage from High Hammock. Call today for the best rates!*~~

√ ON-VOICE

Hillsborough has five evacuation zones and a separate set of FEMA flood zones. Your shop is in one of each, and they're not the same thing. Look both up this week. If the flood zone surprises you, send us your policy and we'll read it with you.

THE LOOK

A field guide, not an ad.

A well-made local almanac or a park-service trail map: calm paper tones, deep oak greens, and one signal color used the way a coastal warning flag is used, rarely and on purpose. Florida State Parks signage crossed with a good independent bookshop's shelf talkers.

Live Oak	Bay Slate	Sabal	Shell	Cypress	Warning Flag
#1F2B24	#3D5F63	#8F9E7F	#F2EDE2	#6E5B47	#C4472C
Text, wordmark, dark grounds	LinkedIn documents, links	Quiet fills, dividers	Paper ground for everything	Captions, small labels	Accent only, about 5% of a surface at most

THREE FACES

NEWSREADER · HEADLINES

Your business has two zones.

Read it before you need it.

PUBLIC SANS · BODY AND UI

Find the word "hurricane" on your declarations page and work out the dollar figure.

IBM PLEX MONO · LABELS, DATES, NUMBERS

WEEK 2 · LINKEDIN · TUE NOV 17

All three are published on Google Fonts, so the same faces set in this book, in a design tool and on a phone. The files ship in this package's fonts folder.

IMAGERY

Show. Real Tampa small-business life at working distance: hands on an espresso machine, a phone photographing a serial plate, a lease folder on a counter, storm shutters stacked in a back room, cumulus building over the bay, a cabbage-palm-and-oak hammock at the edge of a parking lot. Warm natural light, a little humidity in the air.

Never show. Destroyed buildings or disaster footage used for fear; handshakes; a smiling agent with a headset; any carrier's logo or brand mark on props, vans or screens; identifiable people who haven't agreed. Owners appear as hands, backs or at a distance. Your real team photo replaces the placeholder later.

THE SIGN-OFF LOCKUP

High Hammock

INSURANCE

Read it before you need it.

(813) 555-0142 ·
highhammockinsurance.com

EVERY NAME IS LIVE TYPE

The wordmark is Newsreader Semibold over Plex Mono, set as type everywhere, never drawn into a photograph. That is what lets the find-and-replace key reach it.

THE TILE SYSTEM

- 1080 × 1350 (4:5) for both platforms; LinkedIn documents at the same size.
- Shell ground, a Plex Mono kicker top-left, one Newsreader headline of eight words or fewer.
- The mark as the bottom rule, name and phone under it, the short disclaimer last.
- Thread color lives in the kicker only: Before the season, What a policy covers, When to call in Live Oak.

FORMATS THIS MONTH, AT A GLANCE

FORMAT	SIZE	FILE	POSTS
Image tile	1080 × 1350, 4:5	PNG, in the tiles folder	P01 · P02 · P05 · P06 · P08 · P10 · P12
LinkedIn document	1080 × 1350 slides	PDF, uploaded as a document post	P03 (5 slides) · P07 (6) · P14 (9)
Short film	9:16 vertical, about 25 to 30 s	MP4, captions burned in	P04 · P09 · P13
Facebook poll	native	built in Facebook on the day	P11
Client email	plain text, under 250 words	sent from your email tool	Email 1 · Email 2

THE MONTH AT A GLANCE

Four weeks, one question a week.

● BEFORE THE SEASON ● POLICY COVERS ● WHEN TO CALL
---- EMAIL LI LINKEDIN FB FACEBOOK

	MON	TUE	WED	THU	FRI	SAT	SUN
WEEK 1 *What do you actually have?*	NOV 9	10 P01 · LI TWO ZONES	11 P02 · FB WHO WE ARE	12 P03 · LI THE BOP, 5 SLIDES	13	14 P04 · FB FILM 1	15
WEEK 2 *Wind or water?*	16	17 P05 · LI TWO POLICIES EMAIL 1 THREE PAGES	18 P06 · FB DOLLAR NUMBER	19 P07 · LI BUSINESS INTERRUPTION	20	21	22
WEEK 3 *If the doors close for a week?*	23 P08 · LI NEW LEASE	24 P10 · LI OFF-SITE TEST	25 P09 · FB FILM 2	26 THANKSGIVING NO POST	27	28 P11 · FB POLL	29
WEEK 4 *What changed this year?*	30 SEASON CLOSES	DEC 1 P12 · LI FOURTH HIRE EMAIL 2 WHAT CHANGED	2 P13 · FB FILM 3	3 P14 · LI SEVEN QUESTIONS	4	5	6

DATE	POST		PLATFORM	FORMAT	TIME (ET)	PAGE
WEEK 1 · WHAT DO YOU ACTUALLY HAVE?						
Tue Nov 10	P01	● Two zones	LinkedIn	Image, two panels	7:30–8:30 a.m.	7
Wed Nov 11	P02	● Who we are	Facebook	Image	about noon	8
Thu Nov 12	P03	● The BOP in three lines	LinkedIn	Document, 5 slides	7:30–8:30 a.m.	9
Sat Nov 14	P04	● The walk-through	Facebook	Film 1	mid-morning	10
WEEK 2 · WIND OR WATER?						
Tue Nov 17	P05	● Two policies	LinkedIn	Image	7:30–8:30 a.m.	11
Tue Nov 17	E1	● Three pages worth finding	Email	Plain text	mid-morning	20
Wed Nov 18	P06	● The dollar number	Facebook	Image, worked example	about noon	12
Thu Nov 19	P07	● Business interruption	LinkedIn	Document, 6 slides	7:30–8:30 a.m.	13
WEEK 3 · IF THE DOORS CLOSE FOR A WEEK?						
Mon Nov 23	P08	● New lease	LinkedIn	Image	7:30–8:30 a.m.	14
Tue Nov 24	P10	● The off-site test	LinkedIn	Image	7:30–8:30 a.m.	15
Wed Nov 25	P09	● One counter	Facebook	Film 2	about noon	16
Sat Nov 28	P11	● The year poll	Facebook	Poll	mid-morning	16
WEEK 4 · WHAT CHANGED THIS YEAR?						
Tue Dec 1	P12	● The fourth hire	LinkedIn	Image	7:30–8:30 a.m.	17
Tue Dec 1	E2	● Did anything change?	Email	Plain text	mid-morning	21
Wed Dec 2	P13	● Five moments	Facebook	Film 3	about noon	18
Thu Dec 3	P14	● Seven questions	LinkedIn	Document, 9 slides	7:30–8:30 a.m.	18

TWO DATE MOVES, ON PURPOSE

Thanksgiving is Thursday, November 26, so week 3 posts in the order **P08, P10, P09, P11**: P08 moves to Monday the 23rd and P10 to Tuesday the 24th. Week 4 lands December 1 to 3, the first days after the season closes on Monday, November 30.

THE WEEKS RUN 4 · 3 · 4 · 3

Two emails ride the Tuesdays of weeks 2 and 4. The films post on the Facebook slot of weeks 1, 3 and 4.

TWO CHECKS ON THE DAY

- **P11**: see how many options Facebook's poll allows before adding a fifth.
- **P12**: open the Florida DFS workers' comp page that morning and confirm the thresholds still read the same.

NOV 10 – 14

Week 1

What do you actually have?

Before anyone reads a policy, they need to know what they are reading it against: the two zones the business sits in, the policy most small businesses buy, and a record of what is inside the building.

TUE 10 P01 · LINKEDIN · TWO ZONES
WED 11 P02 · FACEBOOK · WHO WE ARE
THU 12 P03 · LINKEDIN · THE BOP
SAT 14 P04 · FACEBOOK · FILM 1

P01

TUESDAY · NOVEMBER 10 · 7:30–8:30 A.M. ET

LINKEDIN | BEFORE THE SEASON | IMAGE, TWO PANELS

Two zones

POST COPY · PASTE AS WRITTEN

Your business has two zones. Most owners only know one.

The first is your evacuation zone. Hillsborough County maps these from storm-surge risk and letters them A through E. It's the zone officials use when they decide who should leave as a storm comes in. Some addresses aren't in any zone at all.

The second is your flood zone. That's a separate federal designation from FEMA, about flood risk all year, not just during a storm. It's the one tied to insurance and building rules.

The two don't line up. A shop miles from the bay can sit outside every evacuation zone and still be in a high-risk flood zone. A warehouse near the water can be the reverse.

Two more things worth knowing:

- Look up the business address, not just your house. They're rarely the same answer.
- Zone maps get revised over time. If you last looked when you signed the lease, look your own zone up again.

Hillsborough's evacuation lookup is on hcfl.gov. Flood zones are on FEMA's Flood Map Service Center. Pinellas and Pasco publish their own evacuation maps.

The season closes November 30. With nothing in the Gulf, this is the easy month to do it.

If the flood zone surprises you, send us your declarations page and we'll walk through what it may mean for your policy.

Read it before you need it.

High Hammock Insurance · (813) 555-0142

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness #TampaBay



TILE · TILES/P01-TWO-ZONES-LINKEDIN.PNG

SUGGESTED VISUAL

Split tile. Left: evacuation zone, A to E, "Mapped from storm surge. Decides who's told to leave." Right: flood zone, FEMA, "Year-round flood risk. Tied to insurance and building rules." No real parcel maps.

POSTING NOTE

Upload the tile as an image post. If you want the two lookups as links, put Hillsborough's evacuation page and FEMA's Flood Map Service Center in the first comment.

✓ COMPLIANCE READ

Says nothing about what a flood zone means for anyone's coverage. No dated claim about map changes: "look your own zone up again."

P02

WEDNESDAY · NOVEMBER 11 · AROUND NOON

FACEBOOK | WHEN TO CALL | IMAGE

Who we are

POST COPY · PASTE AS WRITTEN

We're nine people in an office in Seminole Heights, and for the next month we're going to talk about insurance without trying to sell you any.

Who we are: an independent agency. We work with several insurance companies, not one, and most of our days are spent at a desk or a kitchen table with a small-business owner, reading their policy with them line by line. The coffee roaster. The HVAC outfit with three vans. The print shop in Ybor. The two-chair salon in Westshore.

Through the end of the month we'll post about three things:

1. What to check now that hurricane season is wrapping up, while it's fresh and before next June.
2. What a business policy may include, in plain English.
3. The moments in a business's year when it's worth calling your agent.

What we won't post: rate talk, scare photos, or anything that tells you what your own policy covers without reading it. Nobody can know that from a Facebook post.

If something here raises a question about your own policy, call or message us. Someone here will pull it up and read it with you.

Read it before you need it.

High Hammock Insurance · (813) 555-0142 ·
Seminole Heights · Tampa, FL 33603

General info; coverage varies by policy. Ask us about yours.

WHEN YOUR TEAM PHOTO IS READY

This is the one post where a real photo of your people beats anything designed. Shoot it at the office in daylight, everyone who agreed to be in it, nobody posed at a headset. Swap it into the top of the tile and keep the wordmark block beneath it.

Until then the tile carries the hammock photograph: no people, no invented "agent" face.

THE THREE THINGS, AND WHERE EACH ONE SHOWS UP

What to check before next June	P01 · P04 · P05 · P06 · P10 · P14
What a business policy may include	P03 · P07 · P09
When it's worth calling	P02 · P08 · P11 · P12 · P13



TILE · TILES/P02-WHO-WE-ARE-FACEBOOK.PNG

SUGGESTED VISUAL

Your real team photo. Until then, the wordmark lockup on Shell under a cabbage-palm-and-live-oak hammock photograph at the edge of a parking lot. No people.

POSTING NOTE

Facebook goes without hashtags. Post around noon; answer every comment that day.

√ COMPLIANCE READ

"Without trying to sell you any" stays about information. No promise of savings, and no "free advice" that pays off.

PIN IT

Pin P02 to the top of the page for the month. It is the standing invitation every later post points back to.

IF YOU ARE NOT NINE

The headcount and the neighborhood are written for the sample agency. Read the first line again after the sweep and set your own.

THE FIRST COMMENT YOU'LL GET

"Am I covered for…?" Reply in public: *"Good question, and it depends on the policy. Send us a message and we'll look at yours."* Then take it to messages or the phone. Full guide on page 23.

P03

THURSDAY · NOVEMBER 12 · 7:30–8:30 A.M. ET

LINKEDIN | WHAT A POLICY COVERS | DOCUMENT, 5 SLIDES

The BOP in three lines

POST COPY

The policy most small businesses buy, explained in three lines.

It's called a businessowner's policy, or BOP. The NAIC, the national association of state insurance regulators, describes it as the policy small businesses most commonly buy, and it commonly bundles three coverages into one.

Most owners we sit down with have one. Fewer could say what's in it. Five slides on what each part is typically for, and where to look in your own.

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness

POSTING NOTE

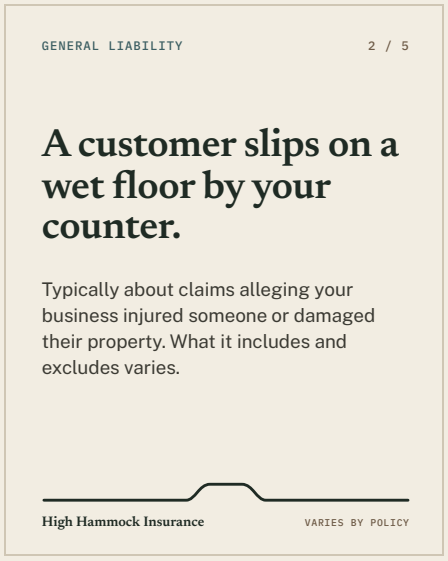
Upload **linkedin-doc-p03-the-bop.pdf** as a document post and title it "The BOP in three lines." LinkedIn shows slide 1 as the cover.

√ COMPLIANCE READ

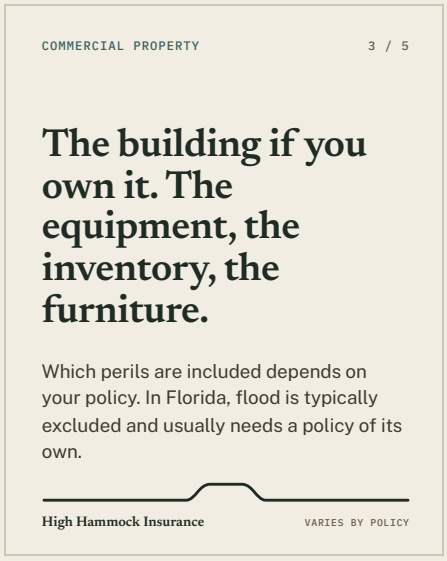
Every coverage slide carries "typically," "may" or "varies." Never "your BOP covers."



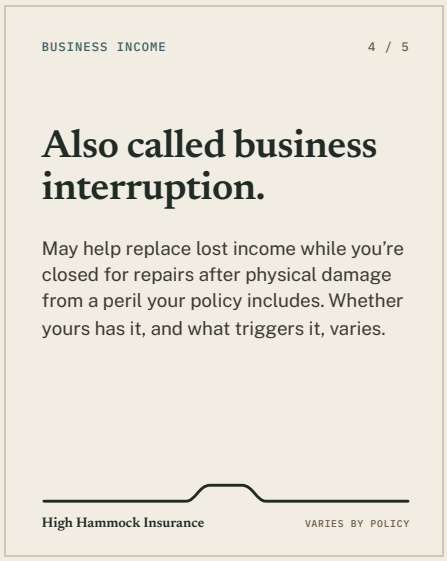
1 · COVER



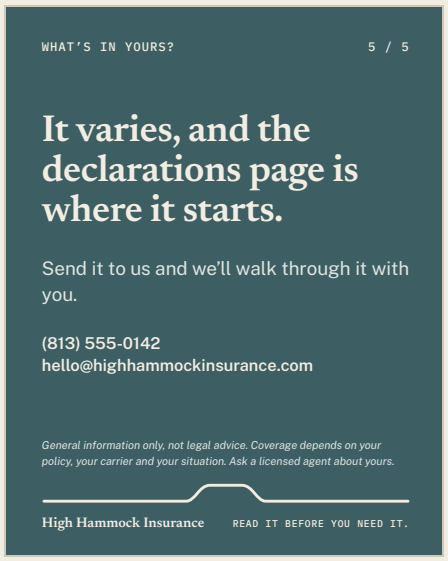
2 · GENERAL LIABILITY



3 · COMMERCIAL PROPERTY



4 · BUSINESS INCOME



5 · THE DOOR, WITH THE LONG DISCLAIMER

THE THREE PARTS, SAID ONCE

General liability
the wet floor by the counter

Commercial property
the building if owned, the equipment, the stock

Business income
lost income during repairs after covered damage

Film 2 on P09 shows the same three on one coffee counter. Each is "typically"; what is in a given policy varies.

P04

SATURDAY · NOVEMBER 14 · MID-MORNING

FACEBOOK | BEFORE THE SEASON | FILM 1 · THE WALK-THROUGH

Twenty minutes with your phone

POST COPY · PASTE AS WRITTEN

Twenty minutes with your phone this weekend. Do it once now, and it's done for next June.

Hurricane season ends November 30. The weeks after are the calm ones, which makes them the right time to make a record of what your business has, while nothing is coming at you.

1. Photograph every room, every shelf, and every serial plate on every machine.
2. Photograph or scan the receipts for big equipment.
3. Save it all somewhere that isn't the building: cloud storage, or a copy kept well away from the shop.
4. Look up your evacuation zone and your flood zone for the business address. They're two different things.
5. Find the word "flood" in your policy. If it isn't there, ask us.

Want the longer version? FEMA's Ready Business program publishes a free Hurricane Toolkit for businesses.

Save this post. Questions about what your policy asks you to keep on record: (813) 555-0142.

Read it before you need it.

General info; coverage varies by policy. Ask us about yours.

THE FIVE STEPS AS A ONE-AFTERNOON ERRAND

01	Every room, every shelf, every serial plate	~10 MIN
02	Receipts for the big equipment	~5 MIN
03	Saved somewhere that isn't the building	~2 MIN
04	Both zones, looked up for the business address	~2 MIN
05	The word "flood," found or not found	~1 MIN

Times are a rough guide for a one-room shop, for the reply when someone asks "how long does this take?"

THE LONGER VERSION, NAMED IN THE POST

FEMA's Ready Business program publishes a free Hurricane Toolkit for businesses, organized around five areas: staff, space, systems, structure and service. It is the toolkit P10 points to again in week 3. ready.gov/business



FILM 1

The walk-through

Vertical 9:16, about 28 seconds, captions burned in, no voice. A Seminole Heights print shop at closing, the owner walking the room with a phone.

OPENING FRAME

Shown here; the other beats are on page 22.

POSTING NOTE

Upload the film natively to Facebook, not as a link. The caption lists all five steps so the post reads with the sound off. Cross-post to Reels with the feed caption on page 22. The film shows a realistic person who doesn't exist, so switch on the platform's AI-content label ("AI info") when you post it to Facebook, and again on Reels.

SUGGESTED VISUAL

Film 1 is the visual. If it has to post as a still, use its opening frame.

v COMPLIANCE READ

The photos are "a record of what you have," never a way to get a claim paid.

ON SCREEN, BEAT BY BEAT

– The season ends Nov 30. Take twenty minutes now.
1 Photograph every room and every serial plate.
2 Save the receipts for big equipment.
3 Store it somewhere that isn't the building.
4 Look up your evacuation zone and your flood zone. They're different.
5 Find the word "flood" in your policy. Not there? Ask us.
– Do it once. It's done for next June. Then the end card.

NOV 16 – 22

Week 2

Wind or water?

In Florida the two often sit on different policies, with different deductibles and different start dates. This is the week to find out which of them a business actually has.

TUE 17 P05 · LINKEDIN + EMAIL 1 WED 18 P06 · FACEBOOK THU 19 P07 · LINKEDIN



P05

TUESDAY · NOVEMBER 17 · 7:30–8:30 A.M. ET

LINKEDIN | BEFORE THE SEASON | + POLICY COVERS | IMAGE

Two policies

POST COPY · PASTE AS WRITTEN

In Florida, wind and water are often two different policies.

Flood is typically excluded from a standard commercial property policy and usually needs a policy of its own. A lot of owners first read that line on their declarations page after a storm, which is the worst time to read it.

Helene is the reminder. It made landfall in the Big Bend near Perry, well north of us, and still pushed 5 to 7 feet of storm surge into parts of Tampa Bay. The St. Petersburg tide gauge measured 6.31 feet above normal high tide, beating its previous record of 3.97 feet from Hurricane Elena in 1985. That gauge has records going back to 1947. (Source: National Hurricane Center, Helene report.)

Here's the timing fact most people don't know. A new flood policy through the National Flood Insurance Program generally takes effect 30 days after you apply and pay. Apply May 1, and it generally starts May 31. There are exceptions, and private flood policies may work differently. The rule of thumb still holds: once a storm has a name, it's generally too late to start an NFIP policy in time for it.

So November, with the Gulf quiet and next June months away, is a good month to ask the question.

Do you have flood coverage on the business? If you don't know, ask us. We'll look at what you have and tell you when a new policy would take effect.

Read it before you need it.

High Hammock Insurance · (813) 555-0142

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness #TampaBay



TILE · TILES/P05-WIND-AND-WATER-LINKEDIN.PNG

SUGGESTED VISUAL

Warning Flag date callout, APPLY MAY 1 → IN FORCE MAY 31, with NFIP · GENERALLY 30 DAYS · EXCEPTIONS EXIST beneath it.

POSTING NOTE

Same morning as Email 1. Post first, send the email mid-morning. Helene appears once in the whole month, here.

v COMPLIANCE READ

"Too late" refers only to the start date of an NFIP policy. Nothing about what any policy pays. Helene is a record water level, never a scare.

P06

WEDNESDAY · NOVEMBER 18 · AROUND NOON

FACEBOOK | BEFORE THE SEASON | IMAGE, WORKED EXAMPLE

The dollar number

POST COPY · PASTE AS WRITTEN

Your hurricane deductible is probably a percentage. Do you know the dollar number?

Many Florida property policies state the hurricane deductible as a percentage of the insured value, not a flat amount. The first time an owner does the math, there's usually a pause.

An example, just arithmetic. On property insured for $500,000:
2% is $10,000.
5% is $25,000.

Your numbers will be different. Commercial deductibles vary, and how yours is figured depends on your policy.

The two-minute version:

1. Pull up your declarations page.
2. Find the word "hurricane" or "windstorm."
3. Work out the dollar figure and write it on a sticky note in the office.

The season ends November 30. Better to know the number now than to look it up next August.

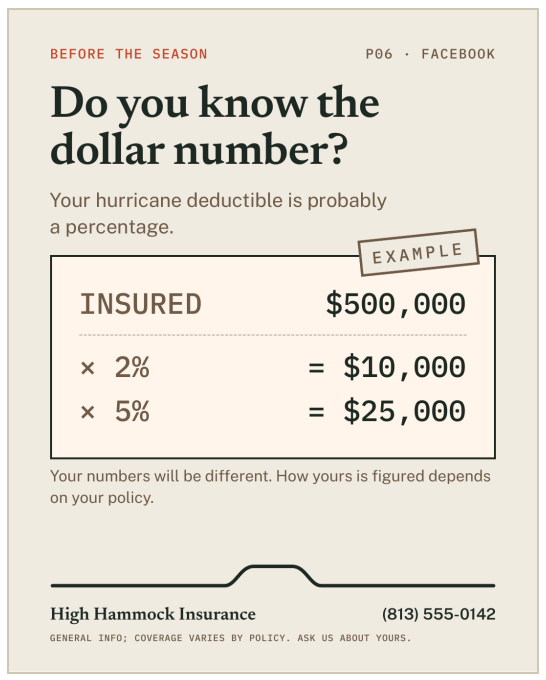
Can't find it, or not sure what it's figured on? Snap a photo of the page and message it to us. We'll read it with you.

General info; coverage varies by policy. Ask us about yours.

THE SAME ARITHMETIC AT OTHER VALUES · EXAMPLE ONLY

INSURED VALUE	2%	5%	10%
$250,000	$5,000	$12,500	$25,000
$500,000	$10,000	$25,000	$50,000
$750,000	$15,000	$37,500	$75,000
$1,000,000	$20,000	$50,000	$100,000

For the comment that asks "what about a bigger building?" The highlighted row is the post's own example. Pure arithmetic, never a statement of anyone's deductible or of what a policy offers.



TILE · TILES/P06-THE-DOLLAR-NUMBER-FACEBOOK.PNG

SUGGESTED VISUAL

A calculator-style tile in Plex Mono numerals, $500,000 × 2% and × 5%, with EXAMPLE stamped in Cypress.

POSTING NOTE

Expect photos of declarations pages in your messages. Answer them in messages, never in the public comments.

✓ COMPLIANCE READ

The numbers are labeled as an example. Nothing implies a lower deductible is available or cheaper.

YESTERDAY: EMAIL 1

The same errand went to your client list on Tuesday: find flood, the hurricane deductible and business income on the declarations page. Page 20.

WEEK 2 IN FOUR NUMBERS · EACH STATED ONCE, WITH ITS SOURCE

30
DAYS
A new NFIP flood policy generally takes effect on the 30th day after you apply and pay. Exceptions exist. 44 CFR 61.11.

6.31
FEET
Helene's surge at the St. Petersburg gauge above normal high tide; the old record was 3.97 ft (Elena, 1985). NHC Helene report.

2% · 5%
EXAMPLE
Hurricane deductibles are often a percentage of insured value. Arithmetic only: on $500,000, $10,000 and $25,000.

1 IN 4
BUSINESSES
FEMA has estimated about one in four businesses do not reopen after a disaster. Cited once, on P07.

P07

THURSDAY · NOVEMBER 19 · 7:30–8:30 A.M. ET

LINKEDIN | WHAT A POLICY COVERS | DOCUMENT, 6 SLIDES

Business interruption

POST COPY

Business interruption: the line in your policy most owners have never read.

If a storm closes your doors for three weeks, the rent is still due. So is payroll, and so is the loan payment.

Business income coverage, often called business interruption, is the part of a policy that may help with that. Whether you have it, and what turns it on, varies a lot.

Six slides on what to look for.

General info; coverage varies by policy. Ask us about yours.

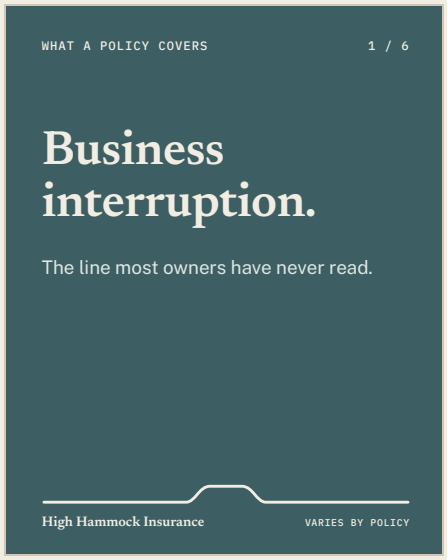
#TampaSmallBusiness

POSTING NOTE

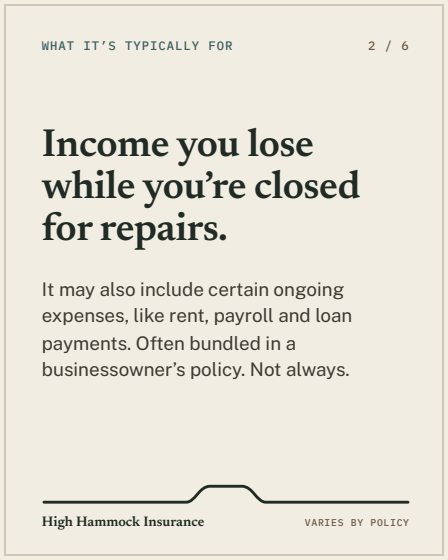
Upload **linkedin-doc-p07-business-interruption.pdf** as a document post. “Varies by policy” sits in the footer of every slide; leave it there.

√ COMPLIANCE READ

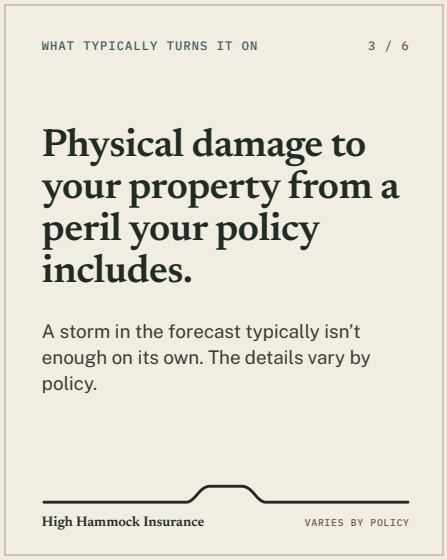
The riskiest post of the month. Every coverage clause carries “typically” or “may.” The FEMA figure is attributed and used once, here.



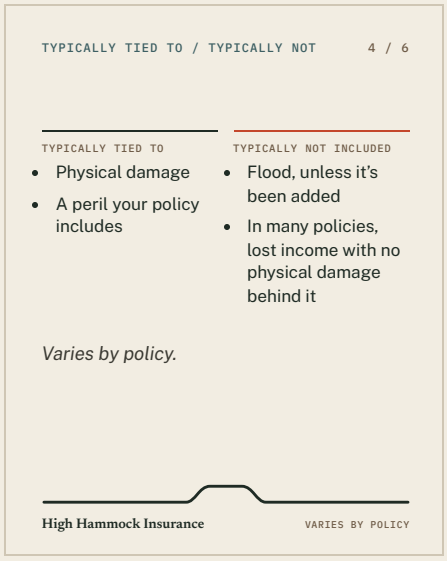
1 · COVER



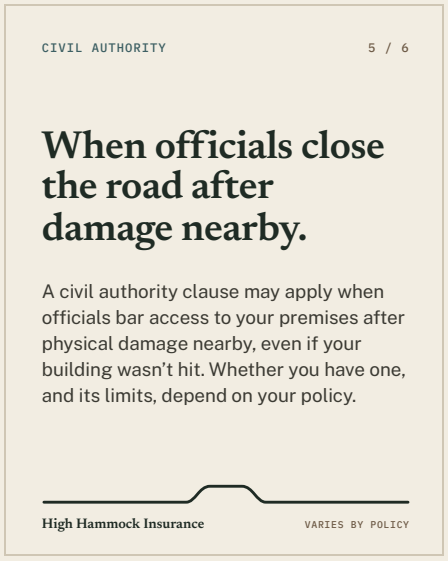
2 · WHAT IT’S TYPICALLY FOR



3 · WHAT TYPICALLY TURNS IT ON



4 · TIED TO / NOT



5 · CIVIL AUTHORITY



6 · WHY NOW, WITH THE LONG DISCLAIMER

NOV 23 – 28

Week 3

If the doors close for a week?

The lease that names what a landlord needs, the business that has to keep running from somewhere else, and one counter with three different parts of a policy behind it. Thanksgiving week, so the order shifts.

MON 23 P08 · LINKEDIN · NEW LEASE
TUE 24 P10 · LINKEDIN · OFF-SITE TEST
WED 25 P09 · FACEBOOK · FILM 2
THU 26 THANKSGIVING · NO POST
SAT 28 P11 · FACEBOOK · POLL

P08

MONDAY · NOVEMBER 23 · 7:30–8:30 A.M. ET

LINKEDIN | WHEN TO CALL | IMAGE

New lease

POST COPY · PASTE AS WRITTEN

Signing a new lease? Read the insurance section before the movers come.

Year-end is lease season for a lot of Tampa businesses. Renewals come due. Someone finally takes the second bay. The bakery that started in a home kitchen signs for a storefront on Florida Avenue.

Commercial leases often have an insurance clause, and it's usually more specific than people expect. What to look for:

- Which coverages the landlord requires. General liability and property are common.
- Minimum limits, written as dollar amounts.
- "Additional insured": whether the landlord wants to be named on your policy.
- Deadlines. Many leases want proof, usually a certificate of insurance, before you get the keys.

Owners usually find all this out the week of move-in, when the landlord's office asks for a certificate and the policy doesn't match the clause yet. A call before you sign gives everyone time.

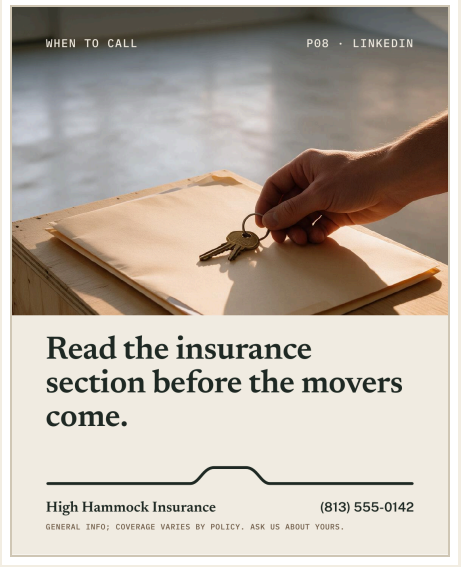
Send us the insurance clause before you sign. We'll read the insurance part and show you how it lines up with your current policy. Your attorney reads the rest.

Read it before you need it.

High Hammock Insurance · (813) 555-0142 · hello@highhammockinsurance.com

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness #TampaBay



TILE · TILES/P08-NEW-LEASE-LINKEDIN.PNG

SUGGESTED VISUAL

A lease folder on a counter, keys beside it, no readable text on the document. The tile uses the same frame Film 3 opens on.

POSTING NOTE

Monday, moved up for Thanksgiving week. Expect lease clauses by email; that is the point.

✓ COMPLIANCE READ

No legal advice. Nothing about negotiating or what's "standard." The attorney reads the rest.

WHEN A CLAUSE COMES IN: THE READING CARD FOR WHOEVER AT THE AGENCY OPENS IT

COVERAGES NAMED	MINIMUM LIMITS	ADDITIONAL INSURED?	PROOF DUE BY	BACK TO THE OWNER ON
		yes · no · unclear		

P10

TUESDAY · NOVEMBER 24 · 7:30–8:30 A.M. ET

LINKEDIN | BEFORE THE SEASON | IMAGE

The off-site test

POST COPY · PASTE AS WRITTEN

The off-site test: could you run Friday's payroll from a hotel room in Orlando?

The insurance side of hurricane prep gets the attention. The other half is whether the business can keep working when the building is closed, the power's out, or you've gone inland with a laptop.

Five yes-or-no questions:

1. Can you run payroll from somewhere other than the office?
2. Are your customer and vendor lists saved somewhere other than the office computer?
3. Is there a digital copy of every insurance policy, with your agent's phone number, saved off-site?
4. Does every employee know how they'll hear from you, and who calls whom?
5. Is it written down who decides when the shop closes and when it reopens?

Any "no" is easier to fix in December, while it's quiet, than with a storm in the forecast.

FEMA's Ready Business program has a free Hurricane Toolkit that walks through all of this: staff, space, systems, structure, service. It's worth an afternoon.

Need copies of your policy documents for the off-site folder? Ask us.

Read it before you need it.

High Hammock Insurance · (813) 555-0142

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness #TampaBay

RUN THE TEST ON YOUR OWN OFFICE FIRST

- ☐ Payroll can run from somewhere other than this office
- ☐ The client list lives somewhere other than the office computer
- ☐ A copy of the agency's own policies is saved off-site
- ☐ All nine people know who calls whom
- ☐ It's written down who decides when the office closes and reopens

An agency that asks the question should be able to answer it. Comments on this post often turn into "and what about you?" FEMA's toolkit: ready.gov/business



TILE · TILES/P10-OFF-SITE-TEST-LINKEDIN.PNG

SUGGESTED VISUAL

Five Plex Mono checkboxes on Shell, the first two ticked in Warning Flag, the rest open. It reads as "most of us are partway there."

POSTING NOTE

Tuesday of Thanksgiving week, moved up from Thursday. Can also run as a short document, one question per slide, if you prefer.

√ COMPLIANCE READ

No continuity step is tied to coverage. The toolkit is FEMA's, named as FEMA's.

P09

WEDNESDAY · NOVEMBER 25 · AROUND NOON

FACEBOOK | WHAT A POLICY COVERS | FILM 2 · ONE COUNTER

One counter, three coverages

POST COPY · PASTE AS WRITTEN

One coffee counter. Three different parts of a business policy.

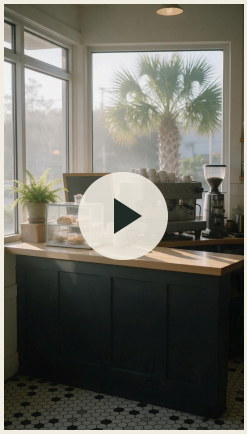
A couple of weeks ago we broke down the businessowner's policy, or BOP. Here it is on one counter, because it's easier to see than to read.

The wet floor: general liability may apply if a customer is hurt on your premises.
The espresso machine: commercial property may include the equipment, the inventory and the space.
The "closed for repairs" sign: business income may help replace lost income during repairs after damage from a peril your policy includes.

That's what each part is typically for. What's in your policy, what's excluded and how the limits work all vary.

Happy Thanksgiving from the nine of us. If the counter's slammed this week, save this one for Monday, then ask us to read yours with you: (813) 555-0142.

General info; coverage varies by policy. Ask us about yours.



FILM 2

One counter, three coverages

9:16, about 25 seconds, captions burned in. Opening frame shown; the other beats are on page 22.

POSTING NOTE

The day before Thanksgiving. Native upload; the caption names all three parts so it reads with the sound off. The hands in the film are realistic and belong to no real person, so switch on the platform's AI-content label ("AI info") when you post on Facebook or Instagram.

v COMPLIANCE READ

The post and the film never say "covered." Each part ends on "may" or "varies."

P11

SATURDAY · NOVEMBER 28 · MID-MORNING

FACEBOOK | WHEN TO CALL | NATIVE POLL

The year poll

POST COPY · PASTE AS WRITTEN

Quick one for the Saturday after Thanksgiving, when half of Tampa Bay is out shopping local and a lot of you are behind the counter for it.

Which of these happened to your business this year?

Each one is a moment when a policy written last year may no longer match the business you're running now. The new oven may not be listed. The new van may not be on the auto policy. The new lease may ask for things your policy doesn't have yet.

If you picked any of them, a five-minute call is worth it: (813) 555-0142. And if you're open today, we hope the register's busy.

General info; coverage varies by policy. Ask us about yours.

Which of these happened to your business this year?

- New equipment
- A new vehicle
- A new location or lease
- A first or new hire
- None of the above
  ONLY IF A FIFTH SLOT IS ALLOWED

POSTING NOTE

Build the poll in Facebook on the day. Check the option limit there rather than assuming a fifth slot.

v COMPLIANCE READ

"May no longer match," never "you're probably underinsured."

DEC 1 – 3

Week 4

What changed this year?

The season closed on Monday, November 30. This is the week that only rings true once it has: the hire that changes the headcount, five moments worth a call, and the whole month folded into one 30-minute review.

TUE 1 P12 · LINKEDIN · FOURTH HIRE
TUE 1 EMAIL 2 · WHAT CHANGED
WED 2 P13 · FACEBOOK · FILM 3
THU 3 P14 · LINKEDIN · SEVEN QUESTIONS

P12

TUESDAY · DECEMBER 1 · 7:30–8:30 A.M. ET

LINKEDIN | WHEN TO CALL | IMAGE

The fourth hire

POST COPY · PASTE AS WRITTEN

Going from three employees to four changes more than payroll in Florida.

Hurricane season closed yesterday, and for a lot of owners December is when next year's hiring plan gets real. One Florida-specific thing to know before you post the job.

According to the Florida Division of Workers' Compensation, whether a business must carry workers' comp depends on its industry and its headcount:

- Non-construction businesses: 4 or more employees, full-time or part-time.
- Construction: 1 or more employees.
- Agriculture: 6 regular employees, or 12 seasonal.
- Corporate officers count toward the total.

So at a print shop or a salon, the fourth person on the schedule can be the one that changes things.

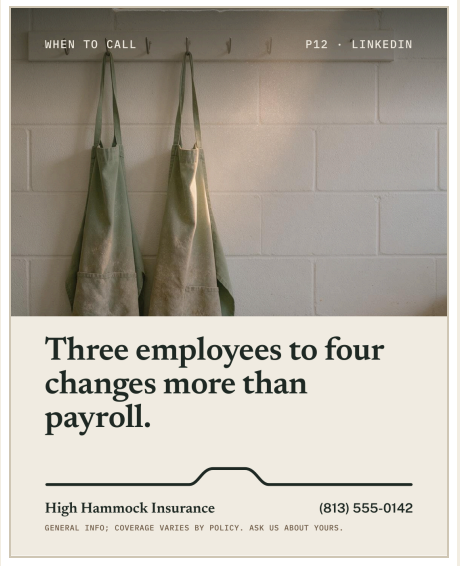
That's general information from the state's own page, not a ruling on your business. Your situation may differ, so ask us before the new hire's first day. For the legal side, talk to your attorney or Florida DFS.

Read it before you need it.

High Hammock Insurance · (813) 555-0142

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness #TampaBay



TILE · TILES/P12-THE-FOURTH-HIRE-LINKEDIN.PNG

SUGGESTED VISUAL

A new apron on a hook, no readable name tag.

CHECK THE MORNING IT RUNS

Open the Florida DFS workers' comp coverage page and confirm the thresholds still read the same. They were read there on November 3, 2026. myfloridacfo.com

✓ COMPLIANCE READ

Thresholds are stated as Florida DFS publishes them, wrapped in "your situation may differ; ask us." Nothing says "you're required" to the reader.

THE THRESHOLDS AS FLORIDA DFS PUBLISHES THEM · READ NOVEMBER 3, 2026 · YOUR SITUATION MAY DIFFER

4+
NON-CONSTRUCTION
employees, full-time or part-time

1+
CONSTRUCTION
employee

6 · 12
AGRICULTURE
regular employees, or seasonal employees

OFFICERS
COUNT
corporate officers count toward the total

P13

WEDNESDAY · DECEMBER 2 · AROUND NOON

FACEBOOK | WHEN TO CALL | FILM 3 · FIVE MOMENTS

Five moments to call

POST COPY · PASTE AS WRITTEN

Five moments when a small business should call its insurance agent:

1. A new or renewed lease.
2. A new hire, especially one that changes your headcount.
3. A new vehicle.
4. New equipment, including anything you bought in a hurry before a storm this fall.
5. Before the season. The next one opens June 1.

Each one is a moment when the business changed and the policy may not have caught up.

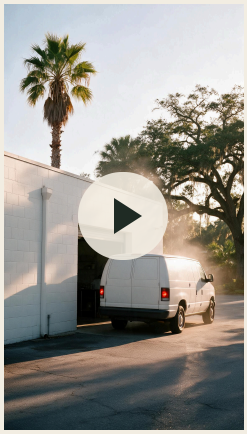
Any of the five happen to you this year? Call us with questions: (813) 555-0142.

Read it before you need it.

General info; coverage varies by policy. Ask us about yours.

POSTING NOTE

Native upload, the day after Email 2 asked the same question by email. Anyone who replies to both gets one call, not two. The hands in the film are realistic and belong to no real person, so switch on the platform's AI-content label ("AI info") when you post on Facebook or Instagram.



FILM 3

Five moments to call

9:16, about 25 seconds, a Plex Mono counter ticking 1 to 5. Beat 3 shown; the rest on page 22.

v COMPLIANCE READ

The end card says "call us with questions," never "get covered."

P14

THURSDAY · DECEMBER 3 · 7:30–8:30 A.M. ET

LINKEDIN | BEFORE | COVERS | CALL | DOCUMENT, 9 SLIDES

Seven questions

POST COPY · PASTE AS WRITTEN

SLIDES ON THE NEXT PAGE

A 30-minute policy review, in seven questions.

The season closed Monday. The next one opens June 1. In between is the best window of the year to sit down with your policy, while nothing's spinning in the Gulf and any change has time to take effect.

These are the seven questions we'd ask at the table. Answer the ones you can. Bring us the rest.

General info; coverage varies by policy. Ask us about yours.

#TampaSmallBusiness #TampaBay

POSTING NOTE

Upload **linkedin-doc-p14-seven-questions.pdf**. The plan said seven slides; seven questions plus a cover and a close make nine, so the hook's count matches the deck.

v COMPLIANCE READ

"Review" means reading together. Nothing about finding savings.

THE MONTH, BRAIDED INTO ONE SITTING

Q1	Both zones for the business address	FROM P01 · P04	Q5	Business income, and what triggers it	FROM P03 · P07 · P09
Q2	Flood coverage, and when a new one starts	FROM P05	Q6	What changed since the last renewal	FROM P08 · P11 · P12 · P13
Q3	The hurricane deductible, in dollars	FROM P06	Q7	A copy of the policy saved off-site	FROM P10
Q4	Limits against today's replacement cost	NEW THIS WEEK			

P14 · the nine slides

LINKEDIN-DOC-P14-SEVEN-QUESTIONS.PDF · KICKER COLOR FOLLOWS THE THREAD

THE MONTH, IN ONE SITTING 1 / 9

A 30-minute policy review, in seven questions.

Before next June 1.

High Hammock Insurance VARIES BY POLICY

QUESTION 1 · BEFORE THE SEASON 2 / 9

Do you know both zones for your business address?

Your evacuation zone (Hillsborough letters them A to E) and your FEMA flood zone. They're not the same thing.

High Hammock Insurance VARIES BY POLICY

QUESTION 2 · BEFORE THE SEASON 3 / 9

Do you have flood coverage?

If not, a new NFIP flood policy generally takes 30 days to start. Exceptions exist.

High Hammock Insurance VARIES BY POLICY

QUESTION 3 · BEFORE THE SEASON 4 / 9

What's your hurricane deductible, in dollars?

Often a percentage. Example: 2% of $500,000 is $10,000.

High Hammock Insurance VARIES BY POLICY

QUESTION 4 · WHAT A POLICY COVERS 5 / 9

Do your limits still match what it would cost to replace things today?

Ask us what your limits are based on, and when they were last looked at.

High Hammock Insurance VARIES BY POLICY

QUESTION 5 · WHAT A POLICY COVERS 6 / 9

Does your policy include business income, and what triggers it?

Typically tied to physical damage from a peril your policy includes. It varies.

High Hammock Insurance VARIES BY POLICY

QUESTION 6 · WHEN TO CALL 7 / 9

What changed since your last renewal?

A lease, people, vehicles, equipment.

High Hammock Insurance VARIES BY POLICY

QUESTION 7 · BEFORE THE SEASON 8 / 9

Is a copy of your policy, and your agent's number, saved somewhere that isn't the building?

High Hammock Insurance VARIES BY POLICY

BRING WHAT YOU HAVE 9 / 9

Bring the answers you have and the questions you don't.

Book a review:
highhammockinsurance.com/review
(813) 555-0142

General information only, not legal advice. Coverage depends on your policy, your carrier and your situation. Ask a licensed agent about yours.

High Hammock Insurance READ IT BEFORE YOU NEED IT.

EMAIL 1 · TUESDAY, NOVEMBER 17 · MID-MORNING · WEEK 2

Three pages worth finding this week.

To existing clients and warm contacts. Plain text, light formatting, one link at most. Ready to send once the sample details are swapped.

FROM	Sam Reyes · High Hammock Insurance
SUBJECT	Three pages worth finding this week
PREVIEW	Ten minutes with your declarations page, while the Gulf is quiet.

Hello from Seminole Heights,

Hurricane season closes November 30, and most of us exhaled sometime in October. Before this year fades, here's a ten-minute errand that makes next June easier.

Open your business policy's declarations page. It's usually the first page or two, the one with your limits and deductibles on it. Look for three things:

1. The word "flood." Flood is typically excluded from standard commercial property policies and usually needs a policy of its own. If you don't see it, ask us.

2. Your hurricane or windstorm deductible. Many Florida policies state it as a percentage of the insured value. Work out the dollar figure. For example, 2% of $500,000 is $10,000.

3. "Business income" or "business interruption." Whether it's on your policy, and what triggers it, varies.

One date worth knowing: a new flood policy through the National Flood Insurance Program generally takes effect 30 days after you apply and pay. That's why the time to ask is a clear-sky month like this one.

If any of the three is missing or unclear, reply with a photo of the page or call us at (813) 555-0142. Someone here will read it with you.

Read it before you need it.

Sam Reyes
Principal Agent, High Hammock Insurance
(813) 555-0142 · hello@highhammockinsurance.com
Seminole Heights · Tampa, FL 33603 · Mon to Fri, 8:30 to 5:30

General information only, not legal advice. Coverage depends on your policy, your carrier and your situation. Ask a licensed agent about yours.
Licensed insurance agency in Florida.

ALTERNATE SUBJECT LINES

Where's your hurricane deductible?
Before the next storm has a name

SENDING NOTE

Send mid-morning, after P05 is up the same day. Your email tool adds its own unsubscribe line and mailing address under the footer. Under 250 words in the body; keep it that way.

THE THREE THINGS IT ASKS FOR

1. The word "flood"
2. The hurricane deductible, in dollars
3. Business income, and what triggers it

FACTS IT LEANS ON

The season closes November 30. NFIP's generally-30-day start. Deductibles often a percentage, with example arithmetic. Flood typically excluded; business income varies. Sources on page 24.

✓ COMPLIANCE READ

No "make sure you're covered." The errand is reading. Every coverage line carries "typically," "usually," "many" or "varies."

REPLIES

Photos of declarations pages will come back. Answer each one by reply or phone, never by forwarding the page around.

BEFORE YOU PRESS SEND · BOTH EMAILS

01 SWAP
Every dotted-underline value above is yours: sender, title, phone, inbox, address, hours, license line.

02 TEST
Send it to yourself first and read it on a phone. Plain text should still look like a letter.

03 LIST
Existing clients and warm contacts only. Your email tool adds the unsubscribe line and mailing address.

04 TIME
Mid-morning on the Tuesday, after that day's LinkedIn post is up.

EMAIL 2 · TUESDAY, DECEMBER 1 · MID-MORNING · WEEK 4

Did anything change this year?

FROM	Sam Reyes · High Hammock Insurance
SUBJECT	Did anything change this year?
PREVIEW	Reply with a number. We'll take it from there.

Hello from Seminole Heights,

Hurricane season ended yesterday. The next one opens June 1, and the months in between are the easiest time of year to check that your policy still describes the business you're actually running.

A policy is written for the business as it was on the day it was written. Businesses don't sit still. So, one quick question: did any of these happen this year?

1. A new or renewed lease
2. A new location
3. A new hire, or you reached four employees
4. A new vehicle
5. Major new equipment, including anything bought in a hurry before a storm
6. Nothing changed, but it's been a while since we talked

Hit reply and send the numbers that apply. That's the whole ask. We'll look at your policy against what you tell us and get back to you.

If you'd rather talk it through, book a 20 to 30 minute review by phone or here at the office:
highhammockinsurance.com/review

Read it before you need it.

Sam Reyes
Principal Agent, High Hammock Insurance
(813) 555-0142 · hello@highhammockinsurance.com
Seminole Heights · Tampa, FL 33603 · Mon to Fri, 8:30 to 5:30

General information only, not legal advice. Coverage depends on your policy, your carrier and your situation. Ask a licensed agent about yours.
Licensed insurance agency in Florida.

The day after the season closes. The "when to call" thread made effortless: a reply with a number is the whole ask.

ALTERNATE SUBJECT LINES

New lease, new hire, new van?
A two-minute reply

SENDING NOTE

Send mid-morning, after P12 is up. One link only, the review page. Replies will be bare numbers; answer every one within a working day.

SORTING THE REPLIES

1 · 2	The lease clause and the address
3	Headcount; see P12 and page 17
4 · 5	The vehicle or equipment and when it arrived
6	Offer the review link

FACTS IT LEANS ON

The season dates, June 1 to November 30. The "four employees" item is a prompt to talk, not a statement of anyone's legal duty; P12 carries the full threshold with its caveat.

v COMPLIANCE READ

No price, no "make sure you're not overpaying," no outcome. Nothing about claims, rates or savings.

THE TWO EMAILS, SIDE BY SIDE

2

SENDS

November 17 and December 1, the Tuesdays of weeks 2 and 4.

EMAIL 1

THE READING ERRAND

Find three things on the declarations page; reply with a photo if any is missing or unclear.

EMAIL 2

THE CHANGE CHECK

Reply with the numbers that apply; or book a 20 to 30 minute review at the one link.

THE THREE SHORT FILMS

Three films, read with the sound off.

Vertical 9:16, about 25 to 30 seconds each, captions burned in, a calm instrumental bed, no voice. They ship beside this playbook as **the-walk-through.mp4** (Film 1 · P04), **one-counter-three-coverages.mp4** (Film 2 · P09) and **five-moments-to-call-v3.mp4** (Film 3 · P13), and post natively on each.

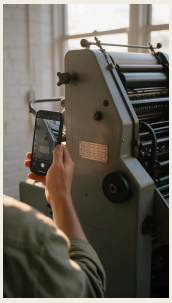
FILM 1 · BEFORE THE SEASON · P04, SAT NOV 14

The walk-through

A Seminole Heights print shop at closing time; the owner walks the room with a phone. About 28 seconds. Opening frame on page 10.

FEED CAPTION, FOR REELS OR SHORTS

Twenty minutes with your phone, once, and it's done for next June. Five steps in the video.



1 Photograph every room and every serial plate.



2 Save the receipts for big equipment.



3 Store it somewhere that isn't the building.



4 Look up both zones. They're different.



5 Find the word "flood." Not there? Ask us.

FILM 2 · WHAT A POLICY COVERS · P09, WED NOV 25

One counter, three coverages

One neighborhood coffee counter through one day. About 25 seconds. Opening frame on page 16.

FEED CAPTION, FOR REELS OR SHORTS

One coffee counter, three parts of a business policy. What's in yours varies, so ask us.



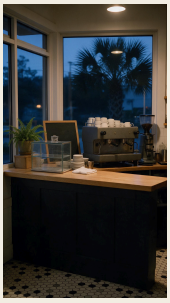
GL General liability may apply if someone's hurt on your premises.



PR Property may include the equipment, the stock, the space.



BI Business income may help replace income during repairs. Terms vary.



→ What's in yours varies. Ask us to read it with you.

NEVER ON SCREEN

The word "covered." Every coverage plate carries "may" or "varies."

FILM 3 · WHEN TO CALL · P13, WED DEC 2

Five moments to call

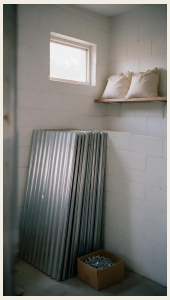
One small Tampa bakery's year of changes, counted 1 to 5. About 25 seconds. Beat 1 is the P08 frame, beat 2 the P12 frame, beat 3 on page 18.

FEED CAPTION, FOR REELS OR SHORTS

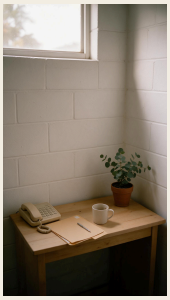
Five moments a small business should call its insurance agent. Any of them happen to you this year?



4 New equipment.



5 Before next season.



→ Any of these this year? Call us with questions.



END The shared end card, all three films.

HOLD IT

At least 2.5 seconds, long enough to read the number across a room.

THE ONE EXCEPTION TO THE SWEEP

Words in a film can't be found and replaced.

So the agency name, phone and web appear on no frame except the end card: *Read it before you need it* · High Hammock Insurance · (813) 555-0142 · *General info; coverage varies by policy.*

The end card is its own short clip, built from a spec file. It is re-made with your name and number in one pass and swapped onto all three films; nothing else in the films changes.

POSTING NOTE · ALL THREE FILMS

These films show realistic people who don't exist. When you post on Facebook or Instagram, switch on the platform's AI-content label ("AI info"); LinkedIn applies its own label where the file carries one.

COMMENTS, REPLIES AND STORM DAYS

Answer in public, read in private.

WHEN SOMEONE ASKS "AM I COVERED FOR…?"

"Good question, and it depends on the policy. Send us a message and we'll look at yours."

Then take it to messages or the phone. Never answer a coverage question in the public comments.

WHEN SOMEONE SHARES A BAD CLAIMS EXPERIENCE

"That sounds hard. If you'd like someone to look at your policy with you, our number is (813) 555-0142."

Acknowledge it. Don't argue, don't explain the carrier's side, don't promise anything.

WHEN A STORM IS ACTIVE

Pause the scheduled month.

Post only official links (county emergency management, the National Hurricane Center) and the office's open or closed status. Resume once it has passed.

THE COMPLIANCE SPINE · EVERY WORD OF EVERY PIECE

Seven rules. A piece that breaks one goes back.

1 No claims promises or implications.
Nothing says or suggests a claim will be paid, paid fast, handled, fought for or made easy. We talk about reading the policy, not about what happens after a loss.

2 No rate or savings claims.
No "guaranteed," "best rates," "save you money," "lower premiums" or "discounts." Even real mitigation credits are described as "may affect your premium; ask us."

3 No coverage stated as universal fact.
Every coverage statement carries may, often, typically, varies, depends on your policy, or ask us. "Flood is typically excluded… and usually needs its own policy."

4 Educational, then a door.
Every piece teaches one thing and ends with a way to ask. No closing language, no quote pushes.

5 No legal advice.
Leases, workers' comp and contracts get "here's what to look for; ask us about the insurance part and your attorney about the rest."

6 Hurricane facts are sourced.
Only the facts on the next page are stated as facts. Anything else is a range, a "may," or "check with Hillsborough County or FEMA."

7 No fear selling.
Helene's Tampa Bay surge is cited once, plainly, as a record water level. No destruction imagery, ever.

IF YOU EDIT A POST
Keep its "may," "typically" or "varies," keep the door at the end, keep the disclaimer. When in doubt, ask the question instead of stating the answer.

THE TWO HOURS A WEEK, FOR WHOEVER RUNS THE PAGE

45 MIN · MONDAY
Schedule the week's posts from this book: copy, tile or document, time. Check the sample details are swapped.

10 MIN · EACH DAY
Read the comments and messages. Answer in public with a door; move anything about a policy to messages or the phone.

15 MIN · EMAIL TUESDAYS
Send the email mid-morning; sort the replies that afternoon so each one has a name next to it.

20 MIN · FRIDAY
Look at the forecast for the week ahead. Anything spinning in the Gulf? Pause, and post only official links.

THE FACTS THIS MONTH STANDS ON

Eleven facts, each from its owner's page.

Read on the source's own page on November 3, 2026, unless noted. Anything not in this table is never stated as a fact in the month.

FACT, AS THE POSTS STATE IT	WHERE IT RUNS	SOURCE
The Atlantic hurricane season runs June 1 to November 30.	P04 · P06 · P13 · P14 · both emails	NOAA · National Hurricane Center climatology nhc.noaa.gov/climo · read through NOAA's published text; NHC's page refused the text reader
Hillsborough's evacuation zones run A to E, mapped from storm-surge risk; FEMA flood zones are a separate designation; the two don't match.	P01 · P04 · P14	Hillsborough County, "Evacuation Zones vs. Flood Zones" hcfl.gov
Zone maps change over time; look yours up again. *No date is attached to any map change.*	P01	Hillsborough County hcfl.gov
Helene: 5 to 7 ft of surge in Tampa Bay; St. Petersburg gauge 6.31 ft above normal high tide vs the 3.97 ft record (Elena, 1985), on records since 1947; landfall in the Big Bend near Perry.	P05 only	National Hurricane Center, Tropical Cyclone Report AL092024 nhc.noaa.gov
A new NFIP flood policy generally takes effect on the 30th day after application and payment (May 1 → May 31); exceptions exist; private policies may differ.	P05 · P14 · Email 1	44 CFR 61.11(d), eCFR ecfr.gov
Hurricane deductibles are often a percentage of insured value; the arithmetic is illustrative only.	P06 · P14 · Email 1	Florida Statutes 627.701 leg.state.fl.us
A businessowner's policy commonly bundles general liability, commercial property and business income.	P03 · P07 · P09	NAIC Center for Insurance Policy and Research, "Business Interruption & Business Owner Policy" (updated 1/31/2024) naic.org
Business income is typically tied to physical damage from a covered peril; flood typically not, unless added; a civil authority clause may apply.	P03 · P07 · P09 · P14	NAIC CIPR, same page
FEMA has estimated about one in four businesses do not reopen after a disaster.	P07 only	NAIC CIPR page, citing FEMA
Florida workers' comp: non-construction 4+ employees, construction 1+, agriculture 6 regular or 12 seasonal; corporate officers count.	P12 · Email 2 (as a prompt)	Florida DFS, Division of Workers' Compensation myfloridacfo.com · re-check the morning P12 runs
FEMA's Ready Business program publishes a free Hurricane Toolkit for businesses.	P04 · P10	FEMA Ready Business ready.gov/business

NEVER STATED THIS MONTH

Any premium figure or trend. Any insurance company's name. Citizens eligibility rules. SBA loan terms. Sales-tax holiday dates. Whether a specific peril is covered on anyone's policy. If a comment asks, the answer is "ask us about yours."

THE TWO DISCLAIMERS, WHERE EACH GOES

Every caption: *General info; coverage varies by policy. Ask us about yours.*

Emails, LinkedIn documents, this book: *General information only, not legal advice. Coverage depends on your policy, your carrier and your situation. Ask a licensed agent about yours.*

A note on the NAIC page: it was read when the month was written; on November 3 its address did not answer a text reader, so the link above goes to the NAIC home page, where the CIPR topic pages live. The Florida DFS thresholds were read on DFS's own page on November 3.

FIND-AND-REPLACE KEY

Your agency, swapped in.

Every name, number and address in this month is live type, never part of a picture. The copy files hold **tokens** like `[AGENCY_PHONE]`; the designed files show the **sample values**, marked in this book with a dotted underline.

#	TOKEN	SAMPLE VALUE (WHAT SHIPS)	REPLACE WITH	WHERE IT APPEARS
1	[AGENCY_EMAIL]	**hello@highhammockinsurance.com**		P03 slide 5 · P08 · both emails
2	[REVIEW_LINK]	**highhammockinsurance.com/review**		P14 slide 9 · Email 2
3	[AGENCY_WEBSITE]	**highhammockinsurance.com**		sign-off lockup
4	[AGENCY_NAME]	**High Hammock Insurance**		every sign-off, tile, slide, email, the end card
5	[AGENCY_SHORT]	**High Hammock**		the wordmark, this book
6	[AGENCY_PHONE]	**(813) 555-0142**		most posts, every tile, the end card, emails
7	[AGENCY_ADDRESS]	**Seminole Heights · Tampa, FL 33603**		P02 and its tile · emails · cover
8	[AGENCY_HOURS]	**Mon to Fri, 8:30 to 5:30**		email signatures
9	[PRINCIPAL_NAME]	**Sam Reyes**		email sender and signature
10	[PRINCIPAL_TITLE]	**Principal Agent**		email signatures
11	[LICENSE_LINE]	**Licensed insurance agency in Florida.**		email footers, as your compliance setup requires

THE SWEEP, IN FIVE STEPS

1. **Fill the blank column above.** Your legal or trade name, the short name, main line, public inbox, website, street address, hours, who signs the emails and their title, your booking page, and your license line.
2. **In the copy files** (the posts and the two emails), replace each `[TOKEN]` with your detail. These are what you paste from.
3. **In the designed files** (this playbook, the social tiles, the three LinkedIn documents), replace each sample value **in the numbered order above**. The order matters: the website sits inside the email address and the review link, and “High Hammock” sits inside “High Hammock Insurance.” Replacing the short one first breaks the long one.
4. **Re-render.** The tile images, the three document PDFs and this book are each pressed again from their source after the sweep.
5. **Re-make the film end card** from its spec with your name and number, and swap it onto all three films. No other frame of any film carries contact details.

READ THESE LINES AGAIN YOURSELF

A sweep can’t know these are about the sample agency:

- “Seminole Heights” in the P02 copy and tile, and “Hello from Seminole Heights” opening both emails.
- “Nine people” in P02 and “the nine of us” in P09.
- The small INSURANCE line under the wordmark, set as its own line.
- Pages 3 to 5 of this book, which explain the High Hammock name and mark.

WHY THE SAMPLES ARE SAFE TO SHIP AS DRAFTS

The phone number is in the 555-01xx block reserved for fiction, so it can never ring a real business. The email domain and website were unregistered when this was written; they are placeholders, not live addresses. Hashtags are generic, #TampaSmallBusiness and #TampaBay, with no invented handle.

WHICH FILES TAKE THE SWEEP

FILE	HOLDS	AFTER THE SWEEP
copy/social-posts-by-week.md · copy/client-emails.md	tokens, [AGENCY_PHONE] and the rest	paste from these into the platforms and your email tool
playbook/social-tiles.html	sample values	re-render the seven tile images
playbook/linkedin-doc-p03, -p07, -p14 (.html)	sample values	re-press the three document PDFs
playbook/content-playbook.html	sample values	re-press this book
film/end-card/end-card-spec.json	name and phone	re-make the end card; swap it onto the three films

Read it before you need it.

High Hammock

INSURANCE

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hello@highhammockinsurance.com
Seminole Heights · Tampa, FL 33603
Mon to Fri, 8:30 to 5:30

GENERAL INFORMATION ONLY, NOT LEGAL ADVICE. COVERAGE DEPENDS ON YOUR POLICY, YOUR CARRIER AND YOUR SITUATION. ASK A LICENSED AGENT ABOUT YOURS.

LICENSED INSURANCE AGENCY IN FLORIDA.
CONTENT PLAYBOOK · NOV 10 – DEC 3, 2026