



Storm Solutions Warns Southwest Florida Homeowners That Hurricane Protection Cannot Be Bought During a Hurricane

Impact windows are custom manufactured and permitted before installation, and Florida insurers freeze coverage changes statewide once a storm is named.

FORT MYERS, FL, UNITED STATES, September 2, 2026 /EINPresswire.com/ -- Storm Solutions, Inc. is urging homeowners across Fort Myers, Cape Coral, Bonita Springs, Estero, and Naples to make decisions about [impact windows](#), doors, and shutters now, as Southwest Florida moves into the most active stretch of hurricane season.

The company's argument is not about urgency for its own sake. It is about two deadlines that close before a storm arrives, and that most homeowners discover only after they have passed.

The first is manufacturing. Impact-rated windows and doors are not stocked inventory. Each unit is measured to a specific opening, built to order, then permitted, installed, and inspected. That sequence takes weeks at minimum. Once a forecast cone appears over Southwest Florida, showroom traffic spikes, installation calendars close, and product allocation tightens across the region.

The second deadline is insurance, and it is firmer than most people expect.

The insurance window closes first

Once the National Hurricane Center names a storm and a tropical storm or hurricane watch is issued, Florida insurers impose what the industry calls a binding moratorium. During that period a carrier will not write a new policy, increase limits, or process coverage changes, regardless of what a homeowner is willing to pay. University of Florida extension guidance puts it plainly: once a named storm is inside a designated watch zone, the opportunity to buy or alter coverage is gone until the threat passes, and by then it is too late to matter.

The restriction is also broader than the storm. Because most Florida homeowners carriers apply binding restrictions statewide when a watch is issued anywhere in Florida, a system approaching the Panhandle can freeze coverage changes in Lee and Collier counties. Separately, new flood policies through the National Flood Insurance Program carry a 30-day waiting period, which makes a last-minute purchase effectively useless.

"People think the deadline is the storm. It is not. The deadline is the day the storm gets a name, and by then everything is locked," said a spokesperson for Storm Solutions, Inc. "We take calls every September from homeowners who want windows installed in four days. We would love to help them. Physics and the permit office say otherwise."

If windows will not make it, shutters will

The company is direct about the alternative. [Impact-resistant windows](#) are the stronger option, but hurricane shutters and panels cost less, install faster, and protect existing glass. Storm Solutions notes its shutters meet or exceed Miami-Dade Notice of Acceptance standards under the Florida Building Code, which makes them a legitimate protection strategy rather than a compromise.

For homeowners weighing cost, the company points to the state's My Safe Florida Home program, administered by the Florida Department of Financial Services, which pairs a free wind mitigation inspection with a matching grant toward qualifying improvements including impact windows, impact doors, and shutters. Funding operates in legislative cycles and is awarded on availability, so homeowners should check mysafehome.com for current application status and eligibility rules rather than assume a prior year's terms still apply.

Even homeowners who do not pursue a grant can take the wind mitigation inspection report to their insurer to confirm they are receiving every opening-protection discount their policy allows.

Storm Solutions does not use subcontractors. Installations are performed by factory-authorized employees, and products carry a 20-year factory warranty alongside a five-year Storm Solutions warranty. The company operates a showroom on Metro Parkway in Fort Myers and provides free estimates.

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