

After The Disaster

Immediately report damage to your agent or insurance company. If you can't contact your agent or insurance company, call the Department of Financial Services (DFS) for assistance at 1-800-22-STORM or (850) 413-3089.

Make emergency repairs and document them. Take necessary steps to keep your family safe, but be sure to keep all receipts and take photographs of damage before and after any repairs.

Take precautions if the damage requires you to leave your home. Secure your property and turn off your gas and electricity. Contact your insurance agent and provide a phone number where you can be reached.

Beware of fly-by-night repair businesses. Hire licensed, reputable, preferably local service people, and avoid any contractor or appraiser who says they can adjust your insurance claim. You can verify a contractor's license and check to see if there are any complaints against them by calling the Florida Department of Business and Professional Regulation at (850) 487-1395. Also ask for references from previous work, and be sure to report unlicensed contractors.

All legitimate contractors must carry insurance. Ask for proof of liability and workers' compensation coverage, then verify it by calling the Division of Workers' Compensation at 1-800-742-2214.

Don't rush into signing a contract. Get written estimates from at least three construction firms, and beware of contractors who ask you to pay for the entire job up front. Also, do not allow the contractor to adjust your claim with your insurance company. If you make a down payment, it should not be more than one-third of the total price. Pay **ONLY** by check or credit card, and never pay the final amount until the work is completed.

Important Phone Numbers

Florida Department of Financial Services
Disaster Assistance
1-800-22-STORM
or (850) 413-3089

Federal Emergency Management Agency
(FEMA)
1-800-621-FEMA (1-800-621-3362)
TTY: 1-800-462-7585

To Verify Coverage/Report Claims
Citizens Property Insurance Corporation
1-866-411-2742

American Red Cross
1-866-GET-INFO (1-866-438-4636)

State of Florida Emergency Information
1-800-342-3557

To Verify Contractor License
Florida Department of Business
and Professional Regulation
(850) 487-1395

Florida Department of Agriculture
and Consumer Services
1-800-435-7352

Florida Department of Elder Affairs Helpline
1-800-963-5337

Florida Department of Financial Services
Fraud Hotline
1-800-378-0445

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Disaster Assistance Insurance Helpline



1-800-22-STORM
or
1-850-413-3089



STATE OF FLORIDA

Florida Department of Financial Services

Important Information:

Homeowners Insurance Company

Homeowners Policy Number

Homeowners Claim Phone Number

Automobile Insurance Company

Automobile Policy Number

Automobile Claim Phone Number

Frequently Asked Disaster Assistance Questions

Q. What if my property is damaged?

- A.** Contact your insurance company. For a contact phone number, call the Department of Financial Services (DFS) at 1-877-MY-FL-CFO or (850) 413-3089.

Q. Where can I get food and water?

- A.** Listen to a local TV or radio station for local disaster sites, or call the local American Red Cross chapter for information.

Q. What should I do if I'm approached by my insurance company's adjuster?

- A.** Ask to see their DFS license or evidence they represent your insurance company if they have not yet received their physical license as an emergency adjuster. All adjusters must be licensed, including emergency adjusters the insurance company may bring in from other states. Company adjusters won't ask you to sign a contract for services or charge a fee to adjust your claim. To verify a license, call 1-877-MY-FL-CFO or (850) 413-3089.

Q. What about Public Adjusters?

- A.** If an adjuster asks you to sign a contract for a fee or a percentage of your claim payment to adjust your claim, you've probably been approached by a public adjuster. A public adjuster must be licensed by DFS, and does not work for or represent your insurance company. Ask to see their public adjuster photo license. Public adjusters will represent you by adjusting your claim and presenting it to your insurance company.

Important: Information regarding public adjusters

- A public adjuster is prohibited from initiating contact with the claimant or insured within the first 48 hours after the loss.
- Soliciting by public adjusters is limited to Mon. - Sat., 8 a.m. to 8 p.m.
- For initial claims for damages caused by a disaster that results in a state of emergency being declared by the Governor, the fees are limited to 10 percent of the claim payment for one year after the declaration of an emergency, thereafter the limit is 20 percent.
- Public adjusters cannot charge fees for claim payments made before the date they enter into a contract with you.
- Fees are negotiable.
- There is no fee limitation on reopened or supplemental portions of the claim.
- An insured or claimant may cancel a contract with a public adjuster within three business days after it is executed without any penalty. Any contract entered into with a public adjuster within a year after a state of emergency is declared can be cancelled within five business days without penalty.

Hiring a public adjuster does not guarantee a larger claim payment or a faster settlement. Your public adjusting contract obligates the insurance company to add the public adjuster as an additional payee on the claim check and is legally binding.

If you suspect an adjuster is working without a license, if they urge you to overstate an insurance claim or if you otherwise suspect fraud, call 1-800-22-STORM or (850) 413-3089.