



Homeowners Insurance

A Toolkit for Consumers



TOOLKIT

Florida residents know firsthand that it pays to plan ahead. Dealing with wildfires, floods, tornadoes, hurricanes, winter storms, sinkholes and other disasters, not to mention individual home fires, lightning, smoke and theft, can drastically change our lives. Homeowners' insurance helps pay to repair or rebuild your home and replace personal possessions due to loss.

This toolkit provides helpful suggestions to prepare you for any type of claim that involves the largest investment you've made - your home. This toolkit is yours - it can be as simple or as comprehensive as you want. Remember, the more detailed documentation you supply during the claims process, the fewer problems you'll have with the claim itself.

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Section 1 Insuring Your Home

Florida law does not require homeowners' insurance, but if you own certain pets or a swimming pool, some cities and counties require liability coverage, which would pay for nonautomobile-related injuries to other people, or damage to their property, for which you are legally responsible.

For mortgaged homes, the lending institution will require full insurance coverage on the structure, including flood (if located in a special zone), fire, liability, windstorm, etc. Some developments and subdivisions may also require insurance.

Depending on which company you choose, you may obtain one of several basic packages of homeowners' insurance in Florida to protect your home and belongings. Each package protects against a specified number of perils or events that cause damage to property, such as fire, windstorm or theft.

Four categories apply to covered perils:

- Structure (the dwelling itself)
- Other structures (like sheds and fences)
- Personal property (the contents of the structures)
- Loss of use (also called Additional Living Expense or ALE)

The first three are defined as "property."

Property

Property coverage helps pay for damage by covering perils to your home, the contents of your home and other personal belongings owned by you or family members who live with you. In some cases, it helps pay for damage to other structures, such as tool sheds, detached garages, small boats, guest houses and their contents. Your insurance agent or company can point out the items covered in a given policy.

Your policy provides limited coverage for some personal property, such as antiques, firearms, jewelry, furs and electronics. You may need additional coverage as an endorsement, or addition, to your insurance policy to modify its original terms for an additional premium.

Your homeowners' insurance policy may also cover your dependent children's belongings while they attend college, whether they live on or off campus. Check with your agent or company representative concerning coverage for children living away from home. You may need a separate policy.

Homeowners' policies do not cover vehicles. Your agent or company can help you find coverage for items not included in your policy.

Additional Living Expense (ALE)

Homeowners' policies provide additional living expense coverage that will pay some extra expenses if damage to your home prevents you from living there while it is being repaired. Most policies also will provide this coverage when a civil authority (law enforcement agency, emergency management service, etc.) prohibits the use of a residence due to direct damage to neighboring homes by a covered threat.

The items typically covered - above and beyond normal expenses - include extra costs for food, housing, telephone, transportation (to and from work or school), relocation and storage, utility installation and furniture rental for a temporary residence. Be sure to check your policy to find out what is specifically covered. This coverage applies only to differences in expenses. For example, it would apply to the cost of restaurant meals minus normal food expenses. It does not cover your mortgage, groceries and utilities or the monthly cost of a telephone in a rented space (since you normally pay for the telephone in your house).

Your policy may designate limited coverage for additional living expenses, but your policy does not obligate your company to pay this amount up front or in full if you suffer a total or partial loss. For this reason, you must keep receipts for additional living expenses and submit these to your company for reimbursement.

Policies generally offer Additional Living Expense coverage without any deductible. It applies only to the primary insured structure in the event of a loss. ALE coverage does not apply to your dependent children while they are away at college, and flood insurance policies don't provide this coverage. For more information, contact your insurance agent or company.

Personal Liability

This coverage protects you against a claim or lawsuit resulting from (non-auto) bodily injury or property damage to others. For example, if a neighbor slips and falls in your house and sues you, and a jury finds you legally liable, this coverage would pay that claim plus legal fees up to the policy limits. This coverage applies to you and all family members who live with you. It does not cover intentional damage or harm caused by you or family members who live with you. Check your policy for exclusions and discuss them with your agent.

Medical Payments

Regardless of fault, this coverage pays for medical expenses, up to the medical payment limits, of persons accidentally injured at your home. It does not apply to your injuries or those of anyone living with you, or to activities involving an at-home business.

Inflation Guard

Inflation or room additions can increase the replacement cost of your home and its contents, while the actual cash value of your home may decrease over time. An inflation guard endorsement gradually increases your dwelling's coverage limit annually to keep your insurance coverage up-to-date with current prices and inflation. It also may keep the policy value in line with increases in local building costs per square foot. If your policy lacks this endorsement, you are responsible for periodically updating your coverage with your insurance agent or company.

No matter how you insure your home, you should keep track of its replacement cost evaluation. Check with your agent or company once a year to make sure your policy provides adequate coverage.

For more information, please call the DFS Consumer Helpline toll-free at 1-877-MY-FL-CFO (1-877-693-5236), or visit the DFS Web site at www.MyFloridaCFO.com.

How Much Insurance Should You Buy?

Do not rely on the purchase price of the home, the amount of the mortgage loan, or the amount set by the property tax appraiser or insurance agent. In order to be adequately covered, your home must be insured for the amount it will take to rebuild the home at current prices for building materials and labor costs, including the amount necessary to bring it into compliance with current building codes. Please contact your insurance agent, and consult a licensed contractor or certified property appraiser who will provide you with a detailed estimate. This is the only way to ensure that you have adequate coverage at the time of a loss.

If your home is underinsured at the time of a loss, there may be a penalty or reduction in the amount the insurance company will pay for the loss.

Please ask your agent about limits and exclusions.

Insurance Packages

This section explains the basic insurance packages available to Florida homeowners, condominium-unit owners, mobile home owners, and renters. The basic homeowners' policy is a package policy that may be modified, but dwellings, adjacent structures, contents, liability, and medical payments usually cannot be eliminated from the basic package.

Homeowners' Insurance

The three packages offered most frequently to owner-occupied, single-family homes include Broad Form HO-2, Special Form HO-3, and Modified Coverage Form HO-8. These policies insure your home and belongings against a number of perils (examples listed below are not inclusive), and the more perils your policy covers, the more you will pay for it.

Perils may include:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Falling objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning or bulging
- Freezing
- Sudden and accidental damage from artificially generated electrical current
- Volcanic eruption

Florida Statute also requires insurers to provide policyholders the option to exclude coverage for contents (your personal property inside the dwelling), if the policyholder personally writes a statement that he does not want such coverage.

Homeowners' policies vary in their broad coverage, and they may also differ in price and customer service between companies. It is important to review your insurance needs with your agent or company representative and compare them to the coverage offered before making a decision.

Special Form (HO-3) is the most popular and most comprehensive homeowners' form. It covers the home for everything not specifically excluded. All homeowners' policies provide liability coverage.

Condominium Insurance

Condominium-Unit Owners' Form (HO-6) covers property and certain items and perils not insured by the association's policy. It also includes personal liability coverage.

A condominium association may choose to cover some items in its policy, so make sure you are thoroughly familiar with its by-laws and policy to know what the association is responsible for. If you have difficulty obtaining copies of these documents, call the Florida Department of Business and Professional Regulation, Division of Florida Land Sales, Condominiums, and Mobile Homes, at (850) 488-1122.

A condo association policy usually does not cover:

- Floor, wall and ceiling coverings
- Electrical fixtures
- Appliances

- Air conditioning and heating equipment
- Water heaters
- Water filters
- Built-in cabinets and countertops
- Window treatments, including drapes, blinds and hardware replacement
- Air conditioning compressors that serve only one unit, no matter where they are located.

Condo associations can also require unit owners to insure items such as front doors and screened porches. In addition, unit owners should continue to insure interior additions or upgrades which are not the same kind or quality as the original building items.

If an item is covered by both the association's and unit owner's policy, then the association's policy pays first. This affects the amount of coverage needed for the building under the unit owner's policy, so it is important to review your existing policy with your agent to make sure you are adequately covered.

Condo associations may assess individual unit owners for damages to the commonly owned areas that are not covered by the association's policy. Your unit-owner's policy may provide limited coverage for such a "loss assessment." The extent and amount of "loss assessment" coverage varies by insurance company, so you should review your coverage with your agent or insurance company. **An assessment by the condo association for the association's policy deductible isn't covered by your unit owner's policy.**

Mobile Home Insurance

Typical mobile home policies provide basically the same coverage as Broad Form (HO-2) or Special Form (HO-3) policies. Check your individual policy for any exclusions. If you own a mobile home, there are three coverage forms (which are still subject to the limits of your policy) to insure your dwelling:

A **stated amount policy** specifies that you will recover the policy's face amount in the event of a total loss, based upon the agreement made in your application. Insurance companies usually offer this type of policy for newer-model homes.

An **actual cash value policy** will pay the amount needed to repair a home after depreciation. These policies usually feature lower premiums.

A **replacement cost policy** will pay for the replacement of a damaged or destroyed home without deducting for depreciation.

Home Rental or Dwelling Insurance

If you rent your home to others, insurance companies offer landlord coverage to suit your situation. If you rent a room or a portion of your home, ask your agent what coverage you may need. Most companies write up to four rentals on personal dwelling fire policies.

Renters' Insurance

Renters' or tenants' insurance (HO-4) insures your household contents against the perils included in the Broad Form (HO-2). It also includes personal liability coverage.

Other Factors to Consider

Because policies vary, some additional factors should be considered when determining your coverage needs. Please check with your agent. Additional factors include:

Coverage Availability When Storms Threaten

You cannot obtain immediate coverage when a tropical storm or hurricane reaches a certain distance from Florida. Insurance companies generally refer to this as the storm being "in the box." This applies to new applications or requests to increase coverage. Don't wait until the last minute to buy your policy, especially during hurricane season (June 1 through Nov. 30), when several storms can form simultaneously.

Building Materials

The building materials used in the construction of your home can affect the cost to insure it. For example, it's more expensive to insure a frame house than a brick one.

Home-Warranty Plans

Homeowners' insurance can protect your home from losses due to fire, theft, and other perils. A home-warranty plan, though, offers a service contract that can pay for unexpected repairs to the home's plumbing, electrical system, appliances, etc., during the warranty period, which typically ranges from one to 10 years. Such plans offer no substitute for homeowners' insurance or a lack of quality construction for a new home.

Carefully research your insurance needs and the qualifications of your homebuilder. Also read and understand any home warranty plan under consideration. Be sure to read the exclusion section of the warranty.

Options If You Can't Find Coverage

Hurricane Andrew, the major storms of 2004-05, and other disasters created serious problems in the insurance industry and caused a significant disruption of Florida's residential insurance marketplace. Many Floridians experienced homeowners' insurance rate increases; others were dropped or otherwise left without coverage. Fortunately, help is available.

Florida Market Assistance Plan (FMAP)

The Florida Market Assistance Plan can offer help if you can't find coverage. FMAP will supply names and phone numbers of agents and agencies that represent insurance companies accepting new business in your county. For more information, call your agent or FMAP at 1-800-524-9023 (www.fmap.org).

Citizens Property Insurance Corporation

If you are having trouble finding coverage, there is help. The 2002 Florida Legislature merged the Florida Windstorm Underwriting Association and the Florida Residential Property and Casualty Joint Underwriting Association to form Citizens Property Insurance Corporation, which writes coverage for consumers who can't find it elsewhere. (See the "Windstorm Coverage" section of this guide for more details on Citizens, or visit www.citizensfla.com.)

Surplus Lines Companies

The standard insurance market does not necessarily insure every risk. Standard companies often reject risks that do not meet their underwriting requirements for type and date of construction, location and other conditions.

Surplus lines insurers can help fill this need for consumers who can't obtain coverage from licensed standard companies. Before turning to a surplus lines insurer, your agent must apply for and receive rejections from at least three licensed insurers.

Freedom from some insurance regulation, such as coverage and rate filings, allows surplus lines insurers to respond to unmet needs of insurance consumers. The Florida Insurance Guaranty Association does not provide any coverage for claims if a surplus lines company goes bankrupt. A Surplus Lines policy shall have stamped or written on the first page of the policy the words:

"This insurance is issued pursuant to the Florida surplus lines law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer."

Thoroughly read any surplus lines policy, if purchased, since DFS does not regulate the rates these companies charge or the forms they use. These policies frequently involve differences in coverage and deductibles not found in other policies - for example, sinkhole or mold damage. Surplus lines companies must give a 45-day notice of cancellation.

Your Lending Institution

Most financial institutions that offer mortgages require insurance coverage in the loan contract to protect their interest in the property. It may also require your insurer's financial stability to be rated above a specific level by one of the many rating services, and the lender becomes a co-payee (with you) in case of loss and will remain one as long as it has a vested interest in your home.

This means your insurance company will generally make any checks for home-repair claims payable to you (the insured) and your financial institution. The lender gets equal rights to the insurance check to ensure that you make any necessary repairs. For this reason, an official at the financial institution will also need to endorse the check.

The lender will inform you of its stipulations. To protect its financial interests, the lender will generally place the money in an escrow account. (This means a third party holds the money until certain requirements are met.)

During the process, the lender will pay for repairs as you complete the work. Show the lender your contractor's bid and how much it will cost to start the job. Make sure you ask for and save receipts. When repairs are completed, financial institutions can't keep remaining settlement proceeds to cover the balance of your loan. Any funds that exceed the mortgage's balance should be released to you. You may also receive a separate check from your insurance company for your home's contents and other expenses. If you don't, the lender should send you the insurance payments that don't relate to the dwelling.

If you feel your financial institution is withholding funds that are rightfully yours, call the Office of Financial Regulation toll-free at 1-800-848-3792.

Force-Placed Homeowners' Insurance

If you fail to obtain homeowners' insurance, your lending institution may buy it for you since loan contracts usually require it. This is called "force-placed" insurance.

Warning: The premium for force-placed coverage is very costly. Such a policy will usually only cover the structure and not your personal property, or the policy may only cover the loan's outstanding balance.

What about Private Mortgage Insurance?

Most homeowners know this type of coverage by its initials: PMI. This insurance helps protect lending institutions from default by borrowers. The mortgage company may require this type of insurance if you pay for a mortgage on a high-ratio loan. This is when your mortgage down payment is less than 20 percent of your property's value. This insurance allows you to qualify for a larger mortgage than is otherwise available with a small down payment.

Mortgage Life Insurance

This insurance pays off your home in the event of your death. The cost depends upon the mortgage amount, payoff time, and a special calculation table. The loan principle and mortgage interest decrease with each monthly payment. Your mortgage-insurance amount may exceed your mortgage amount.

You may obtain this coverage for both spouses under one contract on a first-to-die basis. This means that the surviving spouse becomes the beneficiary. Mortgage life insurance may prove economical for its specific purpose, but you may need a good health record to buy a policy. As with all policies, it is a good idea to do research in order to choose the mortgage life insurance policy that is right for you.

What About Building a New Home?

It pays to know about builders' risk coverage if you plan to build your own home or hire a contractor to build one for you. A typical builders' risk policy is in effect from the beginning of construction, remodeling or alteration to the completion of the project.

Insurance companies offer coverage for items such as a home under construction, lumber and other materials, machinery, equipment, permanent fixtures, debris removal, pollutant cleanup, plans, blueprints, valuable records or papers, landscaping and so on. This coverage can help ensure that you or your contractor can obtain funds to repair or rebuild in case of loss. In addition, the insurance company may assume risk for certain legal actions taken due to the negligence of anyone connected with the construction. This may require a special endorsement to your policy.

Before you begin any home-construction project, find out whether you or your contractor need this type of coverage. Potential homeowners often require contractors to obtain such coverage as part of construction contracts. Also, you may be able to buy a permanent homeowners' policy that covers the building during construction. Before you obtain a policy, find out if it includes any exclusion for faulty or improper workmanship, or other factors that could increase your construction costs or risks.

Some insurance companies will add builders' risk coverage to a policy for an additional premium with no need for a separate policy. Contact your insurance agent or company for more information.

Policy Termination

Licensed insurance companies can take up to 90 days to decide whether you meet their underwriting guidelines. Within this 90-day period, a company must give you a 20-day notice if it intends to cancel the policy, except for nonpayment of premiums, which requires a 10-day notice.

After 90 days, your company may cancel your policy if:

- You don't pay your premium
- You deliberately provide false information on your application
- You fail to follow the company's requirements or
- You increase your risks through new activities or home improvements

For reasons other than nonpayment of premiums, the company must provide a 90-day notice before it may cancel your policy.

Companies can always opt for non-renewal of your policy. This process also requires a 90-day notice, however recent legislation requires an insurer that issues a Notice of Non-Renewal which becomes effective between June 1st and November 30th, to issue that Notice of Non-Renewal 180 days prior to the effective policy termination date, or June 1st, if the policy has been in effect for five years or more. If the policy has been in effect for less than five years, the Notice of Non-Renewal shall be issued 100 days prior to the effective policy termination date, or by June 1st. This legislation is only effective for personal or commercial residential insurance policies.

You may cancel your policy at any time. You will receive a refund of unearned premiums, usually minus a 10-percent penalty. However, canceling your insurance may violate the terms of your mortgage contract. If you are changing insurance policies or companies, make sure that previous insurance does not expire and leave a gap before the new policy takes effect.

Section 2 What Your Policy Covers if Disaster Strikes

What does your policy cover and exclude?

Standard homeowners' policies usually limit coverage on valuables such as jewelry, silverware, guns, antiques, boats and other items. Check your policy and contact your insurance agent or company with questions or to request additional coverage.

This is why your inventory is so important - it helps you realize the value of your belongings.

Replacement cost versus actual cash value

When buying coverage, you may insure your property and belongings for actual cash value or replacement cost.

Replacement Cost

Replacement cost is the amount needed to replace or repair your damaged property with materials of similar kind and quality, without deducting for depreciation (the decrease in the value of your home or personal property due to normal wear and tear).

Actual Cash Value

Actual cash value is the amount needed to repair or replace damage to your home after depreciation. For example, your insurance company would deduct for the age and condition of a 17-year-old roof with a 20-year life expectancy.

Here is how the two types of coverage work in practice. Let's say you bought a new television in 1994 for \$700. In 2005, a lightning strike destroys the TV. A policy for actual cash value will only pay an amount that reflects the TV's current value - say \$300.

A replacement cost policy would cover the entire cost of a new TV of the same type - say \$900. Legislation passed in 2005 requires full payment without a depreciation hold-back for personal residential policies. Call the Consumer Helpline at 1-877-MY-FL-CFO (1-877-693-5236) for further information.

Your agent must offer you replacement cost coverage for your dwelling. If you reject this coverage, you must sign a statement on the application form indicating that you don't want it. Standard replacement cost depends upon the dwelling limit stated on your policy. Insurance companies design most homeowners policies to require the policyholder to insure the dwelling for at least 80 percent of its replacement cost.

While it is rare, you can insure your home for less than 80 percent. If you do so, you will be charged a copayment penalty, in addition to your deductible, when you file a claim. Some companies offer guaranteed replacement cost dwelling insurance - an option that costs only a few dollars more, and insures your home for an increased amount, even if it exceeds policy limits. Many companies will not offer guaranteed replacement benefits for older homes.

Windstorm Coverage

Most homeowners' insurance policies cover damage caused by windstorms, hurricanes and hail, unless your dwelling is in the high-risk area known as the Wind-Pool Zone. If your dwelling is in this area, it is likely that windstorm coverage will be excluded and you will need a separate policy for this coverage. If you have a mortgage, your mortgage company can require that you secure this specialized coverage or they will apply force-placed coverage, which can be more costly.

Flood Insurance

Typically, homeowners' policies exclude flood damage (rising water). Depending on your home's location, however, you may qualify for flood insurance through the National Flood Insurance Program. You also may qualify for a discount if you include a special elevation report with your application. For more information, contact the National Flood Insurance Program at 1-888-FLOOD29 (1-888-356-6329), or your local agent.

Flood coverage involves a 30-day waiting period before the policy becomes effective, unless flood coverage is purchased at the same time you buy your home. Some insurance companies also offer flood insurance.

Generally, you will get separate coverage for your home and personal property. Your insurance agent or company can assist you with application forms for flood coverage.

Sinkholes and Catastrophic Ground Collapse

Florida insurance companies are not required to include sinkhole coverage on new or existing homeowners' insurance policies. However, they are required to inform homeowners that sinkhole coverage is available as an extra coverage - usually in the form of a rider, or addendum.

A law passed in 2007 requires that insurance companies now include "catastrophic ground cover collapse" that results in an order to evacuate, and the insured structure being condemned by the governmental agency authorized by law to issue such an order for that structure.

Surplus lines insurers are not required to offer sinkhole coverage, but many do. Ask your agent for details.

Ordinance or Law Exclusion

If a local building ordinance or law increases the cost of repairing or replacing your dwelling, the insurance company will not pay that extra amount, unless you have added ordinance or law coverage to your policy.

This is how it works: Your home was built in 1982 and the building code called for construction at least five feet off the ground. In 2001, the building code was changed to call for the same construction at least 10 feet above ground.

Complying with this code will require a change in design and building materials; thus, you will pay more to repair or rebuild your home, if necessary. If you have a claim that is covered by your homeowners policy, and have ordinance or law excluded, the insurance company will not pay the cost of bringing the repaired home up to current building requirements.

Your agent must offer you ordinance or law coverage. If you do not wish to buy this coverage, you must sign a form stating that you reject it. Some companies automatically include the coverage in their policies.

Biological Deterioration (mold and fungi)

Typically, mold that results from a covered peril is a covered claim through your personal residential property insurance (homeowners') policy. An example would be a sudden and accidental discharge of water - like a burst pipe or other plumbing failure, or claims that arise from water damage due to hurricanes or flooding. Please refer to your policy provisions for details of specific mold coverage and limitations.

Most insurers now offer limited levels of mold-related property damage coverage within the basic policy. Many insurers offer \$10,000 of limited coverage, with an opportunity to purchase additional coverage for an additional premium. Other insurers exclude mold-related property damage entirely, but offer coverage in amounts of \$10,000, \$15,000, \$25,000, \$50,000 and policy limits, for an additional premium.

Section 3 Property Inventory & Claim Process

The Department of Financial Services recommends conducting a room-by-room inventory so that if you have a claim caused by any of the covered perils in your insurance policy, you will be able to file an accurate claim and get better claims results.

The following pages include the main rooms of the house, but don't forget other areas such as closets, basement, attic, garage, porch, patio, workroom or shed. When checking these areas, be sure to check all items. It's also a good idea to photograph your personal property. Pictures add details to your inventory that written documents can't. Also be sure to include the year of purchase, price and brand name.

Once you've completed your home inventory, compare the estimated value of your items to the amount of insurance coverage your current policy has. Also, you may want to check with your insurance agent or company to determine if you have any items that are underinsured, or if you need any additional coverage.

It's very important to update your inventory at least once a year. Remember, your claim settlement depends on you supplying accurate, documented information.

Personal Asset Inventory

For each of the following categories, write down all the items that apply. Use separate sheets of paper for each if necessary.

- _____ Living Room
- _____ Dining Room
- _____ Kitchen
- _____ Family Room (Den)
- _____ Bedrooms
- _____ Bathrooms
- _____ Other

TIP: If possible, take photographs or video of your property and store all records in a safe, dry place.

TIP: When dealing with a homeowners' insurance claim, never give original inventories or documents to anyone. If the original document is damaged, there is no way to reproduce a replacement.

Disclaimer: This manual may not be complete, do not omit any item from your inventory.

Financial Account Information

Name of Institution:
Address:
Phone Number:
Account Number:
Web Site:

Mortgage Information

If your home is mortgaged, any insurance claim settlement will be made out to you and the mortgage holder. You will need to keep the mortgage holder informed of the process and arrange a schedule of release of funds for repairs.

Name of Institution:
Address:
Phone Number:
Account Number:
Web Site:
Additional Accounts (utility companies, cell phone provider, etc):

Living Room

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Sofas/Chairs					
Mirrors					
Lamps					
Rugs/Carpet					
Tables					
Curtains/Draperies					
Entertainment Center					
Bookcases/Books					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Electronics					
Television					
Stereo					
VCR/DVD					
CDs					
Telephones					
Computer					
Clocks					
Other:					
Miscellaneous					
Air Conditioner					
Cabinets					
Fireplace fixtures					
Blinds					
Other:					
Additional Notes:					

Dining Room

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Tables					
Chairs					
Cabinets					
Curtains/Draperies					
Chandeliers/Lamps					
Mirrors					
Rugs/Carpet					
Other:					
Electronics					
Telephones					
Clocks					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Miscellaneous					
China/Crystal					
Glassware					
Table Linens					
Blinds					
Other:					
Additional Notes:					

Kitchen

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Floor Mats					
Cabinets					
Curtains/Draperies					
Tables					
Chairs					
Other:					
Major Appliances					
Freezer					
Refrigerator					
Oven					
Microwave					
Other:					
Utensils					
Pots/Pans					
Silverware					
Glasses					
Plates/Dishes					
Cooking Utensils					
Other:					
Miscellaneous					
Blender					
Toaster					
Can Opener					
Coffee Maker					
Pictures/Paintings					
Blinds					
Cabinets					
Other:					
Additional Notes:					

Family Room (Den)

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Tables					
Sofas/Chairs					
Rugs/Carpet					
Entertainment Center					
Game table					
Bookcases/Books					
Desks					
Mirrors					
Other:					
Electronics					
Television					
VCR/DVD					
Stereo					
CDs					
Computer					
Video Game System					
Clocks					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Miscellaneous					
Air Conditioner					
Fireplace fixtures					
Blinds/Draperies					
Other:					
Additional Notes:					

Bedrooms

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Beds					
Nightstand					
Lamps					
Desks					
Rugs/Carpet					
Bed Linens					
Curtains/Draperies					
Dressers					
Bureaus/Chests					
Bookcases/Books					
Mirrors					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Electronics					
Computer					
Clocks					
Television					
VCR/DVD					
Stereo					
CDs					
Other:					
Miscellaneous					
Blinds					
Clothing					
Other:					
Additional Notes:					

Bathrooms

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Furniture					
Hamper					
Floor Mats					
Mirrors					
Bath Mats					
Bathtub					
Curtains/Draperies					
Other:					
Arts and Crafts					
Pictures/Paintings					
Statues/Pottery					
Other:					
Electronics					
Electric Toothbrush					
Hair Dryer					
Shaver					
Curlers					
Other:					
Miscellaneous					
Towels/Linens					
Toiletries					
Scale					
Other:					

Additional Notes:

Other

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Real Estate					
Vehicles					
Cars/Trucks					
Boats					
RVs					
Other:					
Jewelry and Collectibles					
Computer Hardware/Peripheral Devices					

Additional Notes:

Other

Item	Qty	Purchase Date	Purchase Price	Brand Name	Make / Model / Serial Number
Miscellaneous					
Cameras					
Furs					
Antiques					
Tools					
Firearms					
Plants					
Toys/Porcelain Dolls					
Telescope					
Fish/Fish Tanks					
Musical Instruments					
Outdoor Furniture					
Lawnmower					
Other:					
Additional Notes:					

The Claims Process

Once you have determined that the claim exceeds your policy deductible, immediately report property damage to your agent and insurance company. The company will arrange for an insurance adjuster to visit your property and begin the claim.

Make emergency repairs and document them - keeping a file with all of your receipts, as well as any photos or video of the damage, to submit with your claim. Don't make extensive repairs before the claims adjuster arrives or throw out damaged furniture and other expensive items; the adjuster will want to see them.

Make sure your adjuster is properly licensed to conduct business in Florida, and be sure to write down contact information including phone numbers and addresses for the adjuster and firm he or she may work for. If you have any questions about the license status of an adjuster, or the way your claim was handled, call the DFS Consumer Helpline toll-free at 1-877-My-FL-CFO (1-877-693-5236).

Keep a record of the date, time, and name of all people you speak to regarding the claim. Also keep a copy of anything you sign, as well as any photos, receipts, and other documentary evidence.

Note about mediation:

In this free informal process, a trained, neutral mediator tries to help resolve the dispute without dictating the outcome. However, it is important to remember that mediation is nonbinding. To find out if you qualify, call the DFS Consumer Helpline toll-free at 1-877-My-FL-CFO (1-877-693-5236).

If you and your company representative cannot reach a satisfactory settlement together, you may hire an appraiser to reach a compromise figure. You and the company split the cost. If you both still disagree, you may hire a second appraiser, called an umpire. The decision of any two of these people is binding.

Adjuster Information and Contact Log

When you submit a claim for damage from a hurricane, your insurance company will schedule an evaluation conducted by an adjuster. Adjusters must be licensed in the state of Florida. There are three types of adjusters who are authorized to estimate damages following a disaster.

Company Adjusters work for your insurance company and are paid by them to estimate your damage and submit a report that will be used as the basis of the claim settlement. You do not pay this adjuster. These adjusters must be licensed in Florida. Emergency adjusters are temporarily licensed adjusters hired by insurance companies to assist with a large volume of claims, usually as a result of a disaster.

Independent adjusters usually work as employees of an independent adjusting firm that has been hired by an insurance company to handle the company's claims. Independent adjusters obtain and submit the claim information to the insurance company. The insurance company makes the final decision regarding benefits paid. Public adjusters are self-employed and do not work for insurance companies or independent adjusting firms.

They may work in a public adjusting firm. Public adjusters are hired to settle claims with the insurance company on your behalf. Generally their payment fee is a contracted percentage of the total claim settlement amount, but cannot exceed 20%. Public adjuster's fees aren't set by the state, although in the event of a state of emergency declared by the Governor of Florida, a 10% cap applies to all claims as a result of the state of emergency for a period of one (1) year an emergency order may be issued limiting the percentage of the fee that may be charged for adjusting hurricane claims. In either case, the public adjuster can only collect fees on the portion of the settlement that is actually attributed to the work of the public adjuster.

You negotiate and agree on the fee you pay for their services. The Department of Financial Services has no regulatory authority over contractual provisions between the public adjuster and the insured.

Before the Storm

- Be sure to have key financial and insurance information available - this kit can help.
- Conduct an annual insurance checkup to make sure you are adequately covered.
- Review the policy information and other items in this tool kit to make sure they are up to date.
- Establish two evacuation locations where your family will meet if you are not directed to a location by local authorities.
- Turn your TV and radio on to receive emergency instructions from local authorities. Have a battery-operated radio available and identify a designated emergency alert radio station and TV channel.
- Use your TV or radio to receive information concerning the weather. The power may be out, so it is imperative to keep a portable AM/ FM radio on hand with a fresh battery.
- Contact your employer and let them know you have been told to evacuate.
- Always travel with an emergency supply kit. If possible, keep a kit permanently in your vehicle.
- Always keep your vehicle at least half fueled in the event you need to immediately leave – you may not find an operating gas station for a long time.
- Bring your pets, but realize that only “service animals” may be permitted in public shelters.
- Therefore, inquire in advance how and where you can leave your pets; store a small emergency pet food ration as a precaution and leave a 3-day supply of food and water with your pets if you are forced to leave them behind.
- Time permitting, move any furniture or outdoor valuables into your home and lock all the windows and doors. Leave a note on the door stating your destination and contact information. And check to see if any neighbors may need a ride.
- Be sure to have cash on hand. ATMs will not work if the power is out, and banks may not be able to restock the ATMs for a while once power is restored. You may want to include some cash in your tool kit.
- You might also want to consider keeping an AC adapter that can be plugged into a car lighter to power your radio, cell phone or similar small electronics.

When a Storm Approaches

Have a plan of evacuation, including a list of people to contact in the event you need to leave your home.

Home Information:

List individuals to be contacted before and after evacuation (one person should be out of state).

Name:
Email:
Phone Number:
Name:
Email:
Phone Number:

List evacuation route options:

Route One:
Storm Shelter:
Route Two:
Storm Shelter:

Medical Information

Physician's Name:
Physician's Phone Number:
Pharmacy Name:
Pharmacy Phone Number:

Note: If you take prescription medications regularly, you should contact your pharmacy before a storm strikes to get prescriptions filled so that you don't run out.

- List of Necessary Medications
- Health Insurance ID card (s)
- Record of Immunizations/Allergies
- Disabilities Documentation
- Living Will
- Dental Records / Child Identity Cards / DNA Swabs

4 Legal & Financial Document Checklist

Collect the following documents and place a check by each one you have. If you are unsure where to obtain them, see the list of sources at the end of this list. These documents will assist if you need to file for government disaster assistance, tax assistance, etc.

Insurance Policies

Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Review your coverage to be sure that it is adequate for your current circumstances.

- Property Insurance
- Rental Insurance
- Auto Insurance
- Health Insurance
- Life Insurance
- Other

Financial Information

- Bank/Credit Union Statements
- Credit/Debit Card Statements
- Retirement Accounts (401K, TSP, IRA)
- Investment Accounts (Stocks, Bonds, Mutual Funds)

Tax Information

Tax returns from the previous year may be required to apply for new loans and to verify qualification for income-based assistance.

- Previous Year's Tax Returns
- Property Tax Statement
- Personal Property Tax (i.e. Car Tax)

Sources of Income/Assets

Having proof of your income sources will be important if you are confronted with an event that interrupts your income.

- Recent Pay Stubs for All Sources of Income
- Government Benefits (e.g. Social Security, Temporary Assistance for Needy Families, Veterans')
- Alimony Income
- Child Support Income
- Professional Appraisals of Personal Property
- Rewards Accounts (e.g., Frequent Flyer Programs, Hotel Rewards)

Special Note about Security Concerns

In addition, electronic payments, credit/debit cards and software programs for taxes and other finances require a password, PIN (Personal Identification Number) or personal security questions as an extra measure of protection. It is important to keep these access codes secure. DO NOT include a list of passwords and PINs in your documents.

Choosing secure passwords is one of the most important things you can do to keep your accounts safe and avoid the headaches and potential suffering caused by security breaches. Be sure to select a password or PIN that is something you will be able to remember, but that is NOT something easily associated with you, such as a birth date, phone number, nickname or other reference someone could easily discover. Never write your password down or store it in an unencrypted file.

NEVER give out a password or PIN for any account to anyone, no matter who the person is or claims to be. No customer service representative, systems administrator or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to get access.

Vital Insurance Information

The following information will be of the most importance immediately after a storm and will help expedite the filing of claims. Be sure to know what your insurance policies cover. It is a good idea to perform an annual review of the type and amount of coverage you have, to make sure you are adequately protected in the event of a loss.

Property Insurance

- Company Name
- Policy Number
- Company Phone Number
- Company Address
- Deductible
- Premium Due Date

Health Insurance

- Company Name
- Policy Number
- Company Phone Number
- Company Address
- Deductible
- Premium Due Date

Rental Insurance

- Company Name
- Policy Number
- Company Phone Number
- Company Address
- Deductible
- Premium Due Date

Life Insurance

- Company Name
- Policy Number
- Company Phone Number
- Company Address
- Deductible
- Premium Due Date

Auto Insurance

- Company Name
- Policy Number
- Company Phone Number
- Company Address
- Deductible
- Premium Due Date

Other Insurance (Boat, Windstorm, Flood, etc.)

- Type of Policy
- Company Name
- Policy Number
- Company Phone Number
- Company Address
- Deductible
- Premium Due Date

Financial Obligations

Having a record of your financial obligations can be extremely important to demonstrate your discretionary income and to qualify for income-based assistance following a disaster. If you do not have a lease, having proof of utility payments is very important to demonstrate residence in the home.

- Mortgage Statement
- Lease
- Utility Bills (Electric, Water, Gas)
- Car Payment
- Student Loan
- Alimony Payments
- Child Support Payments
- Elder Care Facilities
- Other Debt

How to Get Important Documents

You can obtain copies of birth, death, marriage, divorce and adoption certificates from your state health or social services administrations for a minimal fee.

The IRS says U.S. Citizens who receive income are required to have an SSN. Call your local social security office for assistance in obtaining new/replacement cards, or refer to the SSN FAQ Web page <http://www.cpsr.org/cpsr/privacy/ssn/ssn.faq.html> for further assistance.

A copy of your passport will expedite obtaining a replacement passport if needed. Information about obtaining a passport is available at <http://travel.state.gov/passport/>.

Information on U.S. Citizenship and Immigration Services is available at <http://uscis.gov/graphics/formsfee/forms/>. Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.

A Will is an extremely helpful document that can help reduce family conflicts, probate, time and expenses during the stressful time of losing a loved one. A Short Form Will, an uncomplicated will used to give all assets equally to one or more heirs, can generally be obtained for less than \$10. Most financial planners can help you with this or you can contact your local legal aid offices.

A Power of Attorney is a legal document that authorizes another person to act on your behalf. That person does not have to be an attorney, just someone you trust to make decisions for you if you cannot make them yourself. A power of attorney can grant complete authority or can be limited to certain acts and/or for certain periods of time.

If you need a copy of your mortgage or deed of trust, contact your lending institution. Proof of home ownership may be required in order to receive federal disaster assistance.

If you do not have your car ownership papers, you should be able to get a reissued vehicle title or registration from your local Department of Motor Vehicles.