

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 (1-800-227-8676).

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 firms, and beware of contractors who ask you to pay for the entire job up front. 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
(1-800-227-8676)

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

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

**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

Disaster Assistance Insurance Helpline



1-800-22-STORM



ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Department of Financial Services

Fellow Floridian:



In times of crisis, it is often helpful to know where to turn for assistance. As Florida's Chief Financial Officer, I want to reassure you that my office, the Department of Financial Services (DFS), stands ready to assist with your financial and insurance needs as you recover from a natural disaster.

When a storm hits, we have a dedicated disaster relief hotline - 1-800-22-STORM - staffed by consumer specialists. Our Web site, www.MyFloridaCFO.com, lists valuable information that can help you and your family prepare for a storm and assist you during the aftermath.

Sincerely,

Alex Sink
Chief Financial Officer
State of Florida

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 home is destroyed?

- A.** Contact your insurance company. For a contact phone number, call the Department of Financial Services (DFS) at 1-877-MY-FL-CFO (1-877-693-5236).

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. 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 (1-877-693-5236).

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. In most cases, the contract you sign is legally binding.

Important: Public Adjusting law changes effective October 1, 2008.

- A public adjuster cannot contact the policyholder until 48 hours after a claim (storm) occurs.
- Soliciting by public adjusters is limited to Mon-Sat, 8 a.m. to 8 p.m.
- Public adjusters cannot charge fees on claims payments made prior to their contract.
- Fees are limited to 20 percent of payment for non-hurricane claims, and 10 percent on hurricane-related claims during the first year after the storm.
- There is no fee cap on reopened or supplemental portions of the claim.
- The public adjuster's contract must contain an anti-fraud statement.
- During a declared state of emergency, the insured has five business days, from the date the contract is signed, to cancel, and three business days to cancel for non-emergencies.

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.

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 (1-800-227-8676).