

After The Disaster

Immediately report damage to your agent or insurance company. If you cannot 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. 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 be cautious of 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 1-850-487-1395. Also, ask for references from previous work, and be sure to report unlicensed contractors at 1-866-532-1440 or ULA@myfloridalicense.com.

All legitimate contractors must carry insurance. Ask for proof of liability and workers' compensation coverage, and then verify it by calling the Division of Workers' Compensation at 1-800-742-2214. If they are unable to provide proof, do not use them and report them by calling this same number.

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. A contractor cannot adjust your claim with your insurance company if they are not licensed as a public adjuster. If they are a licensed public adjuster,

they cannot adjust the claim and also perform the repairs as it would be a conflict of interest, which is prohibited by Florida law. 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 to your satisfaction.

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
1-800-RED-CROSS (1-800-733-2767)

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

Disaster Assistance INSURANCE HELPLINE



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



Frequently Asked Disaster Assistance Questions

Important Information:

Homeowners Insurance Company

Homeowners Policy Number

Homeowners Claim Phone Number

Automobile Insurance Company

Automobile Policy Number

Automobile Claim Phone Number

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

A. Ask to see their adjuster license issued by the Department of Financial Services or evidence they represent your insurance company if they have not yet received their 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 license, which you may compare to their government-issued photo ID (such as a driver license). Public adjusters will represent you by adjusting your claim and presenting it to your insurance company.

If you suspect an unlicensed adjuster or contractor has approached you, please keep any business cards or other information and record their physical description. Also, attempt to record the description and tag number of their vehicle. This information will be very helpful to authorities when searching for the unlicensed subjects.

For additional information visit:
<http://www.MyFloridaCFO.com/Division/Consumers>

Important: Information regarding public adjusters

Soliciting by public adjusters is limited to Mon. - Sat., 8 a.m. to 8 p.m. For initial claims caused by a disaster that results in a state of emergency being declared by the Governor, the fees public adjusters can charge are limited to 10 percent of the claim payment for one year after the declaration of an emergency, thereafter the fee limit is 20 percent. For reopened or supplemental claims, the fee limit is 20 percent.

Public adjusters cannot charge fees for claim payments paid to you before the date they enter into a contract with you or for services not performed.

An insured or claimant may cancel a contract with a public adjuster within three business days after it is executed or within three business days after the date on which the insured or claimant has notified the insurer of the claim, by phone or in writing, whichever is later, 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. In both cases, the cancellation notice must be sent to the public adjuster by certified mail, return receipt requested or other form of mailing, which provides proof thereof.

Hiring a public adjuster does not guarantee a larger claim payment or a faster settlement. Entering into a contract with a public adjuster legally 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 or (850) 413-3089.

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