

Division of Insurance Fraud

Insurance Consumer Tips

USE CAUTION

- When buying from a door-to-door salesperson or when signing blank insurance claim forms.
- When receiving calls after an accident. It could be an attempted fraud scheme.
- If a life insurance sales pitch comes when there is no need to change coverage, such as a marriage, a new child or similar life change.
- If an agent offers to replace your old life insurance policy, which has high cash value, with a “better” one. Carefully review the premium schedule, benefits and restrictions, i.e. pre-existing conditions.

ALWAYS

- Receive the written policy within 60 days after you have paid your first premium.
- Compare prices and options before purchasing insurance.
- Make sure you receive and review your detailed billings for all services.
- Check with the Department of Financial Services to make sure you are dealing with a licensed agent and insurance company.
- Protect your insurance identification numbers as you would a credit card number.

NEVER

- Write a premium check to an agent. Checks should be written to the insurance company or insurance agency.



CHIEF FINANCIAL OFFICER
JEFF ATWATER
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

REWARD OFFERED

Up to \$25,000 for information leading to the conviction of persons committing complex and organized insurance crimes

Toll-Free Hotline 1-800-378-0445
Out-of-state 1 (850) 413-3261
Reports may remain confidential

Consumer Guides Available

For guides on the topics listed below, visit www.MyFloridaCFO.com
Click on "Consumer Guides" link.

All Consumer Guides including:

- General Financial
- Life Insurance and Annuities
- Health Coverage
- Property Coverage
- Vehicle Coverage
- Small Business
- Natural Disaster

