



FLORIDA
DEPARTMENT OF
FINANCIAL SERVICES

Tom Terfinko, Assistant Director
Division of Consumer Services
October 28, 2005

What were are activities associated with last years storms?

What is the current activity associated with Wilma?

Tell me the causes of loss that are covered and those that are not...

Wind vs water and wind driven rain a continuous problem
Mold as it relates to a covered peril or excluded
Are certain structures limited for certain perils?
Please list exclusions of cause of loss

Tell me what is covered and what is not...

- Food spoilage
- Debris removal
- Pools and cages, definition of Coverage A structure and other structures
- Is a buy back of coverage required for certain structures for wind?
- Assessment coverage- amounts and understanding
- List excluded property

Tell me what is required for Additional Living Expenses...

- Are mandatory evacuation expenses covered?
- Clear definition of what is covered and required

What happens if my home is a total loss?

- Law and Ordinance coverage issues resulting from combined wind and water

I am ready to rebuild or replace, what kind of problems will I incur?

ACV versus Replacement

Company options to rebuild or replace disclosed

How the adjustment and repair process works

Did I maintain enough coverage due to increased replacement cost following the event?

Deductible information disclosure and how it is applied /estimates are confusing
