

Insurance and Reconstruction Information For Property Owners

Insurance Information

1). Immediately report property damage to your agent or insurance company.

- If you are unable to reach your agent or company, call the Florida Department of Financial Services at **1-800-22-STORM (227-8676)**

2). Know the different kinds of claim adjusters: company, independent and public.

- Insurance companies pay company and independent adjusters to assess the damage and negotiate the settlement of covered losses on behalf of the company.
- If you use a public adjuster, you must pay the public adjuster a percentage of the settlement you receive. The fee is capped at 10% of the claim amount. However, you can negotiate for a lower fee.
- Do not pay a public adjuster up front.
- Public adjusters will not necessarily speed up your claim or obtain a larger settlement on your behalf.

3). Beware of unlicensed or unscrupulous adjusters who urge disaster victims to fraudulently overstate their insurance claims.

- It is illegal to adjust claims in Florida without a license.
- If you are approached by an adjuster, ask him or her to show you proof of license in Florida. To verify a license call 1-800-227-8676.

4). Consult your insurance agent to see if the repairs or reconstruction are covered by your policy.

5). Bring repair estimates to your adjuster or agent to verify the proper procedure you must follow to ensure payment of a claim.

6). Make sure your name is on the claim payment check as the payee.

- Before you sign and cash the check, make sure the claim settlement amount is correct. Carefully review the claim payment check as it may contain a release provision for your claim. Make sure you understand any release provision.

Finding a Licensed Contractor

1). Get written estimates from at least three, Florida licensed contractors. Make sure the estimate includes everything you want the contractor to do. Beware of contractors soliciting work door to door. To verify a contractor's license, call the Department of Business and Professional Regulation at 1-850-487-1395.

2). **Ask for proof of insurance.** If the contractor does not have liability and workers' compensation insurance, you may be liable for accidents or injuries on your property. To verify a contractor's workers compensation coverage, call the Division of Workers' Compensation at 1-800-742-2214.

3). Ask for and check references of other work the contractor has done.

4). Ask the contractor how many jobs he or she may have ongoing, in order to get an idea of how much direct supervision your job will receive and whether the reconstruction time frames are realistic.

5). If you are having difficulty finding a contractor, contact one of the contractor associations listed on the reverse side of this document.

Entering Into A Repair or Reconstruction Contract

1). **Get a contract in writing.** The contract should cover what is to be done,

when work will start, cost and payment schedules, the quality of materials to be used, and all necessary building permits and licenses.

2). **Never make full payment up front.** Don't sign over an insurance settlement check to a contractor. Most reputable contractors accept payment draws as stages of work are completed.

3). **Don't make final payment until all work that needs to be done is completed.**

4). Request city or county inspection prior to final payment.

5). Don't automatically choose the lowest bidder. If one bid is substantially lower than the others, poor workmanship, inferior materials and unfinished jobs are often the result.

6). You should make sure prior to signing the contract that it accurately reflects your understanding of the work to be done.

Canceling a Contract

Some home improvement or repair contracts may be cancelled without penalty or obligation by midnight of the third business day after signing. These contracts include:

1). Agreements signed anywhere other than the seller's normal place of business, unless you have requested the specific goods or services.

2). Agreements resulting from door-to-door sales solicitation.

3). Agreements that will pay on an installment basis for more than 90 days.

It is important to note that emergency home repairs, made at the owner's request, are not subject to cancellation under the three-day rule.

To obtain information about contractors in your area, you may contact one of the following associations.

Florida Assoc. of Electrical Contractors 1-407-260-1511
or www.faeccf.org

Florida Plumbing Heating and Cooling Contractors 1-800-735-2640
or www.flphcc.org

Florida Wall and Ceiling Contractors Assoc. 1-407-260-1313
or www.fwcca@iag.net.

Florida Roofing, Sheet Metal & Air Conditioning Contractors 1-800-767-3772
www.FloridaRoof.com extension 100

Florida Refrigeration Air Conditioning Contractors Association (FRACCA)..... 1-727-576-3225
or www.fracca.org

Government Agencies

Disaster Assistance Insurance Helpline 1-800-227-8676

Apply for FEMA Assistance 1-800-621-3362

Report Price Gouging ... 1-800-435-7352

Division of Workers' Compensation 1-800-742-2214
www.fldfs.com/wc/

Florida Department of Business and Professional Regulation www.dbpr.state.fl.us

* To check unlicensed activity call 1-850-488-6603

* To check on a license call 1-850-487-1395

DIVISION OF
DWVC
WORKERS' COMPENSATION

Tom Gallagher Chief Financial Officer

Disaster Assistance Insurance Helpline

1-800-227-8676