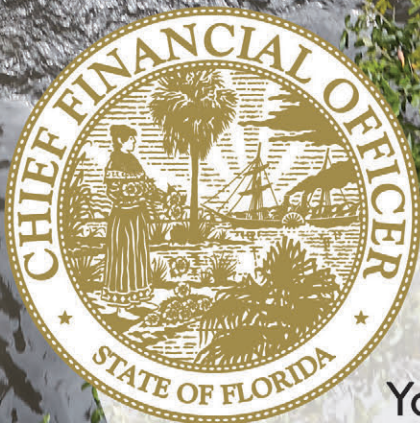


# NATURAL DISASTERS



## ARE YOU PREPARED?

Your guide to insurance and financial preparation in the event of a natural disaster.









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# ARE YOU PREPARED?

Hurricanes aren’t the only disasters that Floridians need to prepare for each year. Natural disasters like wildfires, floods, tornadoes and sinkholes are other reasons to make sure your homeowners insurance coverage is adequate and up-to-date, and that your financial interests are protected.

## PLANNING AHEAD

### Do you need flood coverage?

Most homeowners’ insurance policies exclude flood damage. Floods may result from rain, coastal storms, storm surges, overflows of dams and other water systems, such as the drainage systems. Most homeowner policies also exclude water damage from sewer, drain or sump pump back ups. You must check whether this coverage can be added to your policy via an endorsement. You may qualify for flood insurance through the National Flood Insurance Program (NFIP). In some instances, you may be able to purchase flood insurance through the same insurance company that

provides your homeowners coverage. Flood insurance is available from several private market insurers operating in Florida. Flood insurance policies issued by the private market must include, at a minimum, the same coverage provided by policies issued by the NFIP. For more information, contact the National Flood Insurance Program at (877) 336-2627 or your insurance agent. Keep in mind that unless you are purchasing a home, there is a 30-day waiting period before the policy provides coverage.

**Note:** Purchasing and maintaining flood insurance is a requirement for certain applicants to qualify for homeowners’ insurance coverage through Citizens Property Insurance Corporation. For more information, visit [www.citizensfla.com](http://www.citizensfla.com) or call Citizens at 1-866-411-2742. Citizens is the state-run insurance company that provides coverage to consumers who are unable to find it in the private market. Your mortgage company may also require you to maintain flood coverage.



## Do you need windstorm coverage?

Florida law requires that a residential property insurance policy provide windstorm coverage, except for those covering homes in limited coastal areas of the state. If you reside in one of those areas and have trouble obtaining a policy that provides windstorm coverage, you can check with Citizens Property Insurance Corporation by going to [www.citizensfla.com](http://www.citizensfla.com) or calling Citizens at 1-866-411-2742. Remember that insurance companies do not accept new applications or requests to increase coverage once a tropical storm or hurricane watch or warning has been issued for any area within the state of Florida.

## Do you need more coverage?

The value of your home and possessions may have increased during the past several years or you may have made improvements or purchased expensive items such as computers, furniture, or major appliances. Review your insurance policy and check your coverage limits. Consider increasing your coverage if your policy does not cover the replacement cost of your home and its contents. If you want to make policy changes concerning wind and water damage, it's best to contact your agent before the start of hurricane season on June 1 or prior to the renewal of the policy. Please keep in mind that many homeowners' policies only permit certain changes at renewal.

## What does your policy cover and exclude?

Homeowners' insurance policies usually limit coverage on valuables such as jewelry, silverware, guns, antiques or collections. Check your policy and contact your insurance agent or company with questions or to request additional coverage.

If you live in a condominium, your condominium association's insurance policy only provides coverage for the exterior of the building and the common elements. You need your own policy for the interior of your unit and its contents. You should also check the deductible amounts contained in your policy. All policies include deductibles for perils or causes of loss, such as fire, hurricane, hail, etc. Most homeowners' insurance policies include a larger deductible for hurricane damage. Hurricane deductibles are typically 2, 5 or 10 percent of the amount of insurance covering the dwelling at the time of loss. You only pay the hurricane deductible once within the calendar year,



provided you are insured with the same insurance company or group of companies for the second or subsequent hurricanes during the same calendar year. When a hurricane deductible is applied, no other deductible under the policy may be applied.

## “Replacement Cost” vs. “Actual Cash Value”

Replacement Cost is the amount needed to replace or repair damaged property with a new item of similar kind and quality, without deducting for depreciation (the decrease in value of your home or personal property due to normal wear and tear). Actual Cash Value (ACV) is the amount needed to repair or replace an item, less depreciation.

For example, if you bought a television for \$1,000 in 2020, and it gets destroyed by lightning in 2023, a policy written to cover “Actual Cash Value,” would pay an amount reflecting its value at the time of the loss—say about \$800. But if your policy includes “Replacement Cost” claim settlement, it will pay the full amount for a new television of a similar type and size.

Keep receipts when you buy high-value items such as televisions and computers. You might need this information to verify the age and value of your possessions.

Inflation, renovations and rising property values increase the replacement cost of your home and its contents. The actual cash value of most items will inevitably decrease over time.

## What about additional living expenses?

Additional Living Expense (ALE) coverage pays those amounts in excess of your normal living expenses when you are displaced from your home by damage caused by a peril covered under your policy. Such expenses could include lodging, meals and property storage costs, etc. Keep all receipts during this period, as ALE is typically paid on a reimbursement basis. This coverage is not included with a NFIP flood insurance policy.

Civil authorities, such as law enforcement agencies and emergency management services, sometimes issue mandatory evacuation orders that affect thousands of residents. Find out whether lodging and meals are covered if you must evacuate but no damage occurs to your property.

Most policies will provide ALE coverage when a civil authority prohibits the use of a residence due to direct damage to neighboring homes by a covered peril, however hurricane evacuation costs are typically not covered unless the insured property suffers damage. Policies generally offer this coverage without any deductible and for losses of up to two weeks. You must review your policy to determine the scope of coverage and contact your agent with any questions.



## Notes

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# WHAT TO DO BEFORE A DISASTER

## What can you do to prepare?

Being prepared to evacuate your home will help prevent major financial headaches down the road. Here are some steps you can take:

- Make an itemized list of your belongings, include costs, purchase dates and serial numbers. Attach receipts, especially for “big ticket” items. Your insurance company may require proof of the cost of any item for which you make a claim. Dated photographs or videotapes of your possessions are also good ideas. Take pictures or videos of outside and inside of all areas of your home to record any unique features and condition.
- Take copies of your legal, financial and medical documents with you, including bank statements, insurance policies, mortgage information, credit card addresses and toll-free phone numbers, wills, birth certificates, passports and medical prescriptions. Flood insurance typically does not cover the cost to replicate these official documents.

## Know your insurance company

Write down the names of your agent and agency, your insurance company, your policy number and telephone numbers to report claims. Remember that the name of your insurance company might differ from that of your agent, agency or underwriter.

## Do you have enough cash?

Remember to withdraw some cash before a pending disaster. Since carrying or keeping large amounts of cash in your home can be unsafe, take out only as much as you will need. Financial institutions may be closed immediately after a direct hit due to conditions such as road hazards, building damage and/or lack of electricity. It is important to withdraw funds in advance of a storm.

## Do you have enough credit?

Keep and protect a credit card with a reasonable available balance.

## Paying bills

If you pay bills by phone or online, try to pay them before a disaster hits, even if they are not yet due. Hurricanes and wildfires could interrupt phone service, causing you to miss payments and incur late charges. If you pay by mail, send payments as soon as possible. Mail delivery and pickup by the U.S. Postal Service may be delayed due to conditions immediately following a disaster. Keep copies of all payments mailed within three days of a natural disaster, if possible.

## How can you safeguard your records?

Keep insurance and financial papers in a secure and accessible place like a safe deposit box or with a relative or friend. Include your insurance policy, inventory records, agent or company telephone numbers for reporting claims, mortgage and other loan contracts and payment records. You may need quick access to this information. If you need to evacuate, take the records with you.

## How can you get more information?

Visit the Florida Department of Financial Services, Division of Consumer Services' website at [myfloridacfo.com/division/consumers](https://myfloridacfo.com/division/consumers) for consumer guides and other publications. You may also call the Department's Insurance Consumer Helpline Toll-free at 1-877-MY-FL-CFO (1-877-693-5236), Out of State at (850) 413-3089 for additional assistance.

## Report property damage to your insurance agent & company

Once you contact your insurance agent or company, you should receive a claim number. Be sure to write it down and keep it handy. Most likely, a licensed insurance adjuster, known as a field adjuster, will visit your property to assess the damage. The field adjuster's job is to document the full scope of the damage that the insured structure has incurred through measurements, photographs, videos, and in some cases, interviews of people present at the time of the loss. The field adjuster compiles the information he/she obtains into a comprehensive report, which is then typically provided to a desk (or inside) adjuster for review. The desk adjuster uses the information contained in the field adjusters report as input for computer applications that are designed to calculate and quantify the cost of materials and labor required to bring the structure back to its pre-loss condition. In addition, it is the desk adjuster (or their manager) who will determine whether the policy provides coverage, and if so, what parts of the damage are covered. Please be mindful that the field adjuster may not go on top of the roof to inspect it due to perceived risks. Companies are allowed to use drones and other methods such as satellite photos for roof inspections.







All Florida adjusters must be licensed by the Department of Financial Services. There are three kinds of adjusters:

- Company adjusters, who are employed by an insurance company.
- Independent adjusters, who either work as independent contractors or as employees of an independent adjusting firm that contracts with an insurance company to adjust its claims. These adjusters are typically hired by the company; and
- Public adjusters, who contract with policyholders to help settle their claims with insurance companies for a fee.

All adjusters are required to act in compliance with the Florida Insurance Code. They must comply with the “Adjusters’ Code of Ethics” contained in the Department’s rules. Please review the [Claim Handling Code of Ethics](#) and the [Public Adjusters Code of Ethics](#).

No matter the type of adjuster, be sure he or she is properly licensed. You can check the status of an insurance agent or adjuster license at: [licenseeearch.fldfs.com/](https://licenseeearch.fldfs.com/). If you have any questions about the license status of an adjuster or the way your claim was handled, please [contact the Division of Consumer Services](#).

## Flood or damage assistance

If your property has been damaged by flooding or rising water, contact your insurance agent to find out if you have flood insurance. If you have flood insurance and need to file a claim, you must:

- Notify your insurance agent or the company. If your home has been destroyed or heavily damaged, tell the agent or company representative that you need priority help.
- Make temporary repairs to prevent the property from further damage. Document all repairs with “before” and “after” photographs and keep receipts of all repair expenses for reimbursement purposes.
- Maintain copies of your household inventory, cancelled checks, invoices and other documentation. This will help the adjuster assess the value of the destroyed property.
- Be careful not to dispose of any destroyed property until it can be inspected by the field adjuster.
- Never give original documents or photos to anyone.





## WHAT TO DO AFTER A DISASTER

### Flood insurance (issued by the NFIP) will not cover:

- Your personal automobile. To repair or replace your vehicle following flood damage, file a claim with your auto insurance company.
- Currency, precious metals and valuable documents such as stock certificates.
- Property and belongings outside of the insured building.
- Additional living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured property.

**Note:** If you do not have flood insurance, you may contact the Federal Emergency Management Agency (FEMA) to find out what assistance is available. If your county is declared a Major Disaster Area, FEMA may help cover some of the necessary costs to make your home safe and livable.

### FEMA may assist through the following options:

- Low-interest loans – Most, but not all, assistance is in the form of low-interest loans to help cover expenses not covered by state or local programs or private insurance.
- Disaster grants – If you do not qualify for any loans, you may be able to apply for a disaster grant. Disaster grants are available to meet disaster-related needs and expenses not covered by insurance or other aid programs.
- Housing assistance – FEMA's Disaster Housing Program makes funds and services available to individuals whose homes are uninhabitable due to a disaster. Individuals, families and businesses may be eligible for federal assistance if they live in, own a business or work in a county declared a Major Disaster Area.



## You should also:

- Contact those you have sent payments to and confirm that they received them.
- Your policy probably requires, to the extent reasonably possible, that you make emergency repairs to prevent further damage to your home or its contents. For example, you may need to use plywood, tarp and duct tape to keep rain from entering a hole caused by a tree limb hitting your home.
- Keep all receipts and take photographs of the damage, before and after repairs, including emergency repairs, to submit with your claim.
- Take precautions if the damage requires you to leave your home.
- When evacuating, secure your property and remove any valuables. Lock all windows and doors. Let your agent or company know your temporary forwarding address and phone number (i.e., place where you will stay). Shut off electricity, water and gas. Take the same precautions if you receive notice to evacuate before a storm, wildfire, etc.
- If the damage does not allow you to occupy your home, keep all receipts for temporary living facilities including food costs and notify your agent, company or adjuster.

## Be wary of fly-by-night repair businesses

Hire licensed and reputable service people, preferably from your community. ***This cannot be stressed enough.*** Also, do not sign any document that you have not read in its entirety and fully understand.

Sometimes the repair contracts may contain “Assignment of Benefits” (AOB) clauses. An “assignment” is a transfer of your rights under your insurance policy to another individual or entity. You would be the assignor and the third-party to whom you are transferring your rights to, is the assignee.

This means you will no longer be involved in the claim process. The assignee will stand in your place, and the company will no longer be able to discuss or negotiate the claim with you. You may find additional information concerning AOB contracts on the Division’s website. ***AOBs are prohibited for claims made on property insurance contracts issued or renewed on or after January 1, 2023.***

Beware of anyone offering to help after a storm who wants cash only. Before you use a “fast-cash” contractor, be certain you understand exactly what the service will cost. A contractor is prohibited from encouraging or inducing a person to contact a contractor or a public adjuster for the purposes of making an insurance claim for roof damage unless such solicitation provides notice that:

- The insured is responsible for the payment of any deductible.
- It is insurance fraud for a contractor to pay or waive an insurance deductible.
- It is insurance fraud to intentionally file an insurance claim containing false, fraudulent or misleading information.

Visit [myfloridalicense.com/dbpr/](https://myfloridalicense.com/dbpr/) to find out if a contractor is licensed or to file a complaint.

### Beware of fraud

If you suspect insurance fraud, call the Florida Department of Financial Services Insurance Fraud Hotline at 1-800-378-0445 or visit [myfloridacfo.com/fraudfreeflorida](https://myfloridacfo.com/fraudfreeflorida).

### Consumer assistance

If you have an insurance question or problem, call the Florida Department of Financial Services Insurance Consumer Helpline Toll-free at 1-877-MY-FL-CFO (1-877-693-5236), Out of State, (850) 413-3089. The Florida Relay Service provides communications assistance to individuals with hearing, speech or vision disabilities and can be reached by dialing 711. You may also submit your concern by visiting our [Get Insurance Help page](#).



## Write down important claims information

After you file a claim, you may need to take follow-up action or check on its progress.

Complete the form below and keep it as a handy reference throughout the claims process.



|  |
|--|
| Insurance Agent's Name and Address:            |
| Insurance Company Name*:                       |
| Effective Date of Policy:                      |
| Insurance Policy Number:                       |
| Telephone Number to Report Claims:             |
| Insurance Claim Number:                        |
| Claim Reporting Date:                          |
| Claim Adjuster's Name and Contact Information: |
| Other Relevant Information:                    |
|  |

*\* As the insurance company name appears in your policy's Declarations Page.*

Keep a log of the communication you exchange with the insurance company adjuster(s), noting the date and time of calls, the reason, and whether you spoke with someone or had to leave a message. Try to use email as much as possible to communicate with the assigned insurance company adjuster. There are statutes that require insurance companies to acknowledge claim-related correspondence and provide a claim determination within certain periods of time.





## RESOURCES

**American Red Cross** | 1-800-REDCROSS (1-800-733-2767) | [redcross.org](https://www.redcross.org)

**Citizens Property Insurance Corporation** | 1-866-411-2742 | [citizensfla.com](https://www.citizensfla.com)

**FEMA Disaster Impact Helpline** | 1-800-621-FEMA (1-800-621-3362) | [fema.gov](https://www.fema.gov)

**Florida Department of Business and Professional Regulation** | (850) 487-1395 | [myfloridalicense.com/dbpr](https://myfloridalicense.com/dbpr)

**Florida Department of Economic Opportunity** | (850) 245-7105 | [floridajobs.org](https://www.floridajobs.org)

**Florida Department of Elder Affairs** | 1-800-96-ELDER (1-800-963-5337) | [elderaffairs.org](https://www.elderaffairs.org)

**Florida Division of Emergency Management** | (850) 815-4000 | [floridadisaster.org](https://www.floridadisaster.org)

**Florida Department of Financial Services** | 1-877-MY-FL-CFO (1-877-693-5236) | [myfloridacfo.com](https://www.myfloridacfo.com)

**National Flood Insurance Program** | 1-800-427-4661 | [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance)

**National Hurricane Center** | [nhc.noaa.gov](https://www.nhc.noaa.gov)

**National Weather Service** | [weather.gov](https://www.weather.gov)

**Small Business Administration** | 1-800-827-5722 | [sba.gov](https://www.sba.gov)

**Note:** If you encounter issues viewing any of these websites, please consider using a different browser.



## Notes

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May 2025

