



Irma Property Insurance Coverage Tips

As recovery efforts continue in the wake of Hurricane Irma, Floridians affected by the storm may have insurance questions as they survey their property damage. It is recommended that you locate all applicable insurance policies, document all damaged property and belongings using photo or video footage and report a claim as soon as possible. Here are some general insurance coverage guidelines that can help Floridians unsure of what to expect when contacting their insurance company to report the damage and file a claim.

Hurricane Deductible

Once you have located your insurance policy and have documented all damaged property and belongings using photos or video footage, it is recommended that you contact your insurance company or insurance agent as soon as possible to report the damage. Irma was classified as a hurricane. Therefore, if your policy contains a hurricane deductible, it will likely apply. Even if you think the amount of damage you sustained is under the deductible, a call to your insurance company to discuss the damage your property sustained is recommended.

Tree and Debris Removal:

Most insurance policies cover debris and tree removal if the downed tree **damaged your property**, regardless of who owns the tree. However, there are limits that the company will pay for debris and tree removal (commonly \$500). Usually, coverage for debris removal does not exist if the tree fell on the ground and did not damage covered property. Some policies provide debris and tree removal if the downed tree blocks the main entrance to the property. Since insurance policies vary between insurers, you should always refer to your own personal policy to determine coverage.

Downed Service Pole:

Some insurance companies consider a service pole located **on your property** covered under a homeowner's policy. However, it is important to review the language in your policy, call your insurance agent or contact the insurance company for coverage clarification.

Food Spoilage:

Many policies do not cover food spoilage. However, if the coverage is included, most insurance companies only cover food spoilage from a power outage caused by damage that occurred on your property. In other words, if a downed tree caused the power outage, it must be on your property for coverage to apply.

Flooding:

The federal National Flood Insurance Program (NFIP) offers flood insurance, which is purchased through private property and casualty insurance agents. These policies contain specific provisions regarding coverage. Please call your insurance agent to answer your specific coverage questions regarding damage to your property from flooding.

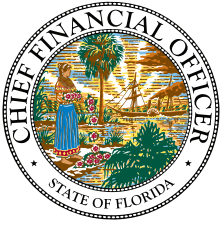
If you would like to obtain a flood insurance policy, please contact your insurance agent or visit the NFIP website at www.floodsmart.gov/floodsmart/.

Repairs:

Homeowners are required by their insurance contract to make temporary repairs to prevent further damage to their property. Before making any permanent repairs, contact your insurance agent or insurance company to discuss the repair process and take any pictures of the damage necessary to document your claim.

Resources

Since all insurance policies are different, it is important to carefully read your policy to determine what coverages apply. If you have any questions with regards to your coverage, please contact your insurance company, insurance agent or call the Florida Department of Financial Services, Division of Consumer Services listed below.



Department of Financial Services, Division of Consumer Services

Florida Chief Financial Officer Jimmy Patronis' Division of Consumer Services has experienced insurance specialists that assist you in working with your insurance company to resolve your insurance issues, review your coverage options and ensure that your claim is processed in a timely and appropriate manner. Call the toll-free helpline at **1-877-MY-FL-CFO (693-5236)** or visit www.MyFloridaCFO.com/Division/Consumers for questions or assistance.



Florida Attorney General Price Gouging Hotline

Unfortunately, those affected by a natural disaster can become victims to untrustworthy business schemes that are out to profit on the misfortune of others. The Florida Attorney General, in an effort to deter these kinds of scams, has a Price Gouging Hotline to assist Floridians in recognizing and avoiding storm-related scams. If you suspect price gouging, please report this information to the Price Gouging Hotline at **(866) 9-NO-SCAM** or by visiting www.MyFloridaLegal.com.



Florida Department of Business and Professional Regulation

If your home or property recently suffered water or tree damage, and a repair person claims they can repair the damage or remove the downed limbs, make sure they are licensed and insured. A list of licensed contractors can be found at www.myfloridalicense.com/dbpr/ or by calling the Florida Department of Business and Professional Regulation at **(850) 487-1395**. Obtain multiple estimates, check references and give final payment after the work is finished. Always read contracts in full, including the fine print, before signing.



FLORIDA OFFICE OF
INSURANCE REGULATION

Florida Office of Insurance Regulation

The Florida Office of Insurance Regulation (OIR) serves Floridians through its responsibilities for regulation, compliance and enforcement of statutes related to the business of insurance. Consumers can find contact information for their insurance company, as well as, additional consumer resources on insurance related questions on OIR's website at: <http://floir.com/office/searchabletools.aspx>.



Department of Health and Human Services Disaster Distress Helpline

The Department of Health and Human Services (HHS) Disaster Distress Helpline **(1-800-985-5990)** remains open 24/7 for free help coping with the stress of the storm. This toll-free, multilingual, and confidential crisis support service is available to all residents in the United States and its territories. Stress, anxiety, and other depression-like symptoms are common reactions after a disaster.



The Florida Bar Legal Assistance Hotline

The Florida Bar is offering assistance for **people affected by Hurricane Irma**, who may not be able to afford an attorney. The hotline operates through a partnership with FEMA, The Florida Bar Young Lawyers Division, and the American Bar Association. The hotline number is **1-866-550-2929**. For additional information, you may review the information located at <https://www.floridabar.org/public/hurricaneinfo/>



FEMA

Federal Emergency Management Agency

The Federal Emergency Management Agency (FEMA) provides aid to disaster survivors from a federally declared disaster. If you are a renter or homeowner, you may qualify for assistance from FEMA, however, it is important to note that requests for assistance must be submitted within 60-days from the date of declaration. You can apply for FEMA assistance online at DisasterAssistance.gov or by calling (800) 621-3362 / TTY (800) 462-7585 between 7am to 11pm EST, 7 days a week. To report suspicious activity affecting federal disaster assistance provided by FEMA, call the FEMA fraud hotline at 1-800-323-8603.