

Helpful Guides

Below are links to helpful guides created by the Department of Financial Services, Division of Consumer Services to offer you information about insurance policies, property issues and disaster assistance to help prepare you for hurricane season. These links below will help get you started or even answer questions you may have in the event of a hurricane or any other natural disaster.

Homeowners' Insurance Guides:

- **Homeowners Insurance:** A guide that provides helpful information about insuring your home, knowing what your policy covers, property inventory and claim process and a legal and financial document checklist. It goes into great detail about determining the amount of coverage needed, if you cannot find coverage and types of lenders. The guide also discusses settlement options for purchasing insurance, windstorm coverage, flood insurance and other natural disaster events.
<http://www.myfloridacfo.com/Division/Consumers/understandingCoverage/Guides/documents/HomeownersToolkit.pdf>
- **Homeowner Claims Bill of Rights:** Explains your rights in the claims process such as being offered free mediation for your disputed claim and the availability of assistance with any insurance claim or questions about the claim from the Division of Consumer Services. The guide also offers advice such as contacting your insurer before entering into a contract for repairs, confirming contractor licenses and requiring contractors to give proof of insurance.
<http://www.myfloridacfo.com/Division/Consumers/understandingCoverage/Guides/documents/HOABillRights.pdf>
- **Residential Property Claim Disputes:** A program created to help resolve claim disputes between insurers and Florida policyholders involving losses caused to residential property by various natural disasters and other events. In the brochure it clarifies what mediation is, who the mediators are, the limits of the mediation program and who is eligible for the services.
<http://www.myfloridacfo.com/Division/Consumers/understandingCoverage/Guides/documents/MediationProperty.pdf>
- **Renters' Insurance:** A guide that provides information about insuring your personal property, what a renters' policy covers, cancellation and non-renewal provisions and the claims process/inventory forms. It also addresses the factors that determine premiums paid and the amount of insurance needed. Additionally, it offers information about filing a claim, options for a claim disputes, types of adjusters and keeping a personal asset inventory form.
<http://www.myfloridacfo.com/Division/Consumers/understandingCoverage/Guides/documents/RentersInsuranceToolkit-FINAL.pdf>

Natural Disaster Preparation:

- **Emergency Financial Preparedness:** A guide to help you prepare and organize your financial information before a disaster. The toolkit provides sections to manage your financial account information, insurance adjuster/claim information in the event of damage, an emergency repair log, a list of your homeowner claims bill of rights and personal asset inventory.
<http://www.myfloridacfo.com/Division/Consumers/Storm/documents/EmergencyFinancialPreparednessToolkit.pdf>
- **NAIC Free MyHOME Scr.APP.book app:** An article discussing how consumers can protect their possessions from weather threats by downloading the NAIC myHOME Scr.APP.book application on your smart phone. Before severe weather strikes it is important to have a home inventory of your possessions.
http://www.naic.org/Releases/2012_docs/most_americans_havent_protected_possessions_severe_weather.htm
- **Natural Disaster:** A guide to help prepare you before any type of natural disaster occurs and tips for what to do after the disaster. The guidebook provides information on flood and windstorm coverage and what is included and excluded in your homeowners' insurance policies. In the guide it also provides content on what do before a disaster, such as how to prepare, knowing your insurer and how to report property damage.
http://www.myfloridacfo.com/Division/Consumers/understandingCoverage/Guides/documents/NaturalDisaster_2008.pdf
- **Disaster Assistance:** A brochure that addresses questions that are often asked after a natural disaster. The guide provides on what do if your property is damaged and information in regards to adjusters.
<http://www.myfloridacfo.com/Division/Consumers/understandingCoverage/Guides/documents/DisasterAssistENG.pdf>

For more information on preparation and any other consumer needs please feel free to contact the Florida Department of Financial Services, Division of Consumer Services at:

Phone: Monday – Friday | 8 am - 5 pm (EST)
1-877-MY-FL-CFO (1-877-693-5236)

Out of State Callers: (850) 413-3089

Mail: Florida Department of Financial Services
Division of Consumer Services
200 East Gaines Street
Tallahassee, FL 32399-0322

In Person: The main office is located in Florida's capital, Tallahassee, at 200 East Gaines Street (the SE corner of the Monroe Street intersection) in the Edwin A. Larson building.

Email: Consumer.Services@myfloridacfo.com

Website: <http://www.myfloridacfo.com/Division/Consumers/>

Important Phone Numbers:

Florida Department of Financial Services Consumer Helpline

- 1-877-MY-FL-CFO
- (1-877-693-5236)

DFS Storm Hotline

- 1-800-22-STORM
- (1-800-227-8676)

Department of Business & Professional Regulation

- 850-487-1395

State of Florida Emergency Information

- 1-800-342-3557

Federal Emergency Management Agency (FEMA)

- 1-800-621-FEMA
- (1-800-621-3362)

American Red Cross

- 1-866.-GET-INFO
- (1-866-438-4636)