

Post-Storm Insurance Questions and Answers

Q: My house was damaged in one of the recent hurricanes (Milton or Helene) and I've never filed an insurance claim before, what do I do? Where do I start?

- Contact your carrier or agent directly that sold you your insurance policy.
- Also, you can find claims contact information on your insurance policy front page.
- You can also go search for your company's contact info at <https://companysearch.myfloridacfo.gov/>.
- Finally, you can reach our consumer assistance staff at <https://myfloridacfo.com/division/consumers/storm/resources> or 1-877-MY-FL-CFO (1-877-693-5236).

Q: How do I know whether I have insurance or not?

- It's best to contact your insurance agent or company to ask questions about the specific coverage you have.
- Did you pay for coverage and if so, what kind of coverage do you believe you might have? Flood insurance, hurricane/wind insurance and auto insurance are usually found in separate policies.
- Your home insurance generally doesn't cover flood. Your car isn't covered by your home insurance just because it was in your garage.

Q: Will the insurance company cover work done by a contractor, roofer, or tree company who's knocked on my door? Can I go ahead and do the work and just send the insurance company the bill?

- Its often better if you allow your insurance company to inspect your damage before you sign up with anyone to assist you or to do repairs. You risk having to pay for certain expenses out of pocket if you try to work around the claims process and bypass your insurance company. It is best not to sign anything or agree to anything until you know how your company is going to respond.
- If you need assistance, contact the Department's Insurance Consumer Services Division at <https://myfloridacfo.com/division/consumers/storm/resources> or 1-877-MY-FL-CFO (1-877-693-5236).

Q: My house was flooded, and I received wind damage – Who do I file a claim with and who pays the bill?

- Flood insurance and hurricane/wind insurance are usually found in separate policies. If you have both types of damage and both types of policies, you should file claims with each of them.
- The insurance adjusters who evaluate the damage will determine what portions of your loss are flood and what parts are wind. It is fairly common for both policies to pay some portion of the loss, if both types of damage occurred.

Q: My car was damaged from the storm – do I file a normal auto-claim with my auto insurance company?

- Yes, auto losses should be filed with your auto insurance company.
- Reach out to your insurance agent or company to ask questions about the coverage you have.

Q: Does a normal homeowner's insurance policy cover flood damage?

- No, flood insurance is almost never included in a homeowners insurance policy. Hurricane/wind insurance, flood insurance, and auto insurance are usually found in separate policies.
- If you are in doubt about whether you have flood coverage, reach out to your insurance agent or company to ask questions.



Visit MyFloridaCFO.com
or Call 1-877-MY-FL-CFO (693-5236)

Q: What is a public adjuster? Should I use one?

- Public adjusters are insurance professionals that you can hire and pay to help you with your claim.
- Public adjusters offer a service to those who need them. However, if you feel like your insurance company is handling things appropriately and you feel comfortable working with the company to file the necessary documentation they need, you may not want to incur the extra expense of a public adjuster.

Q: How do I spot fraud? Where do I report it?

- If someone doesn't show you their Florida license, pressures you to sign something, or asks for money up front, beware!
- **DO NOT SIGN ANYTHING!** It is very likely that their intentions are not honorable. You can report suspected fraud at <https://myfloridacfo.com/division/cid/home> or by calling the Department's Insurance Fraud Hotline at 1-800-378-0445.

Q: My insurance company isn't being responsive. What do I do?

- The insurance claims process can be complicated after a hurricane, if you feel you have given them adequate time and they are not responding to you, the Department can assist.
- Visit our webpage at <https://myfloridacfo.com/division/consumers/storm/resources> or call our Insurance Consumer Helpline at 1-877-MY-FL-CFO (1-877-693-5236).

Q: I signed a contract before I spoke with my insurance company. Did I make a mistake? Can I do anything about it?

- If you feel you made a mistake, you might be able to cancel the contract you have signed.
- Roofing contracts may be cancelled within 10 days from the date the contract is entered into or the date of commencement, whichever is shorter. Public adjuster contracts may be cancelled within 30 days after the date of loss, or 10 days after the date on which the contract is executed, whichever is longer.
- You can contact our office for more information

Q: How do I find the contact number for my insurance company?

- Your insurance company likely has a claim contact information on your insurance policy front page.
- If you still need help. You can also go search for your company's contact information at <https://companysearch.myfloridacfo.gov/>.
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