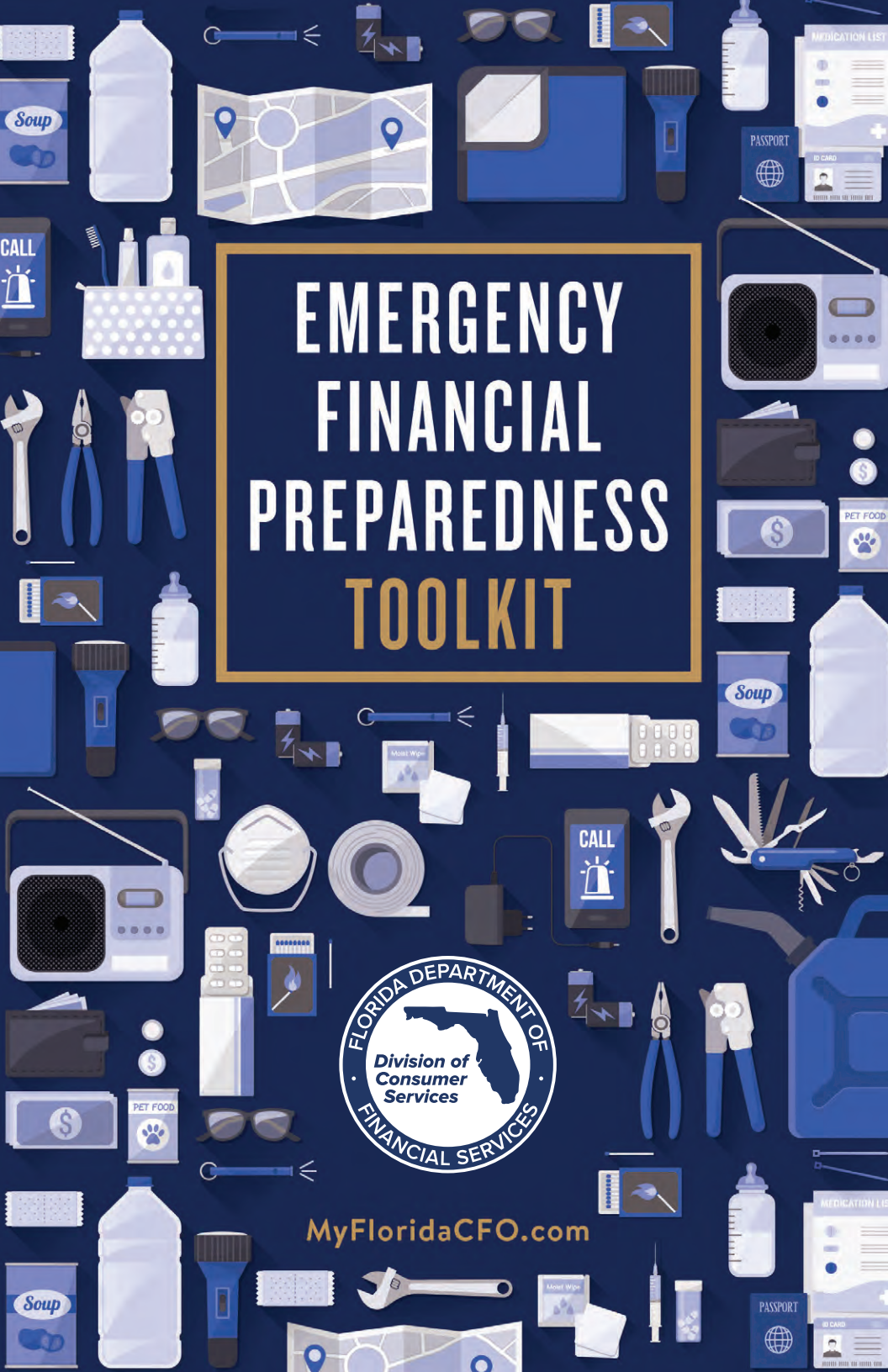
EMERGENCY
FINANCIAL
PREPAREDNESS
TOOLKIT
FLORIDA DEPARTMENT OF
Division of
Consumer
Services
FINANCIAL SERVICES
MyFloridaCFO.com

EMERGENCY FINANCIAL PREPAREDNESS TOOLKIT

Floridians are no strangers to hurricane preparedness. In the face of an emergency, we know to secure our property, and stock up on nonperishable food and water. But another important aspect of emergency preparedness is often forgotten: financial preparedness.

In the aftermath of a hurricane or other emergency, you shouldn't have to worry about searching for account information or retroactively trying to remember the details about all of your possessions.

Luckily, emergency financial documents are among the easiest things to prepare, ensuring you have everything you need readily available during and after an emergency. This toolkit is designed to help you organize your financial information before and after an emergency. Keep several copies in safe places that you can access easily and, in the face of an emergency, keep a copy of this toolkit with you at all times.

PREP TIPS

Keep important financial information accessible through an emergency. This toolkit is key! Attach any relevant documents (like statements and receipts) and keep in a waterproof place (like a plastic zip bag or container).

Conduct an annual insurance checkup with your insurance agent, prior to hurricane season, to make sure you are adequately covered.

Be sure to have cash on hand, as power outages may prevent access to ATMs and limit credit/debit card use. After the storm, financial institutions may limit cash withdrawls.

Keep all receipts for temporary living expenses and repairs performed on property.

For more information, visit the Department of Financial Services Disaster Preparedness website at: www.MyFloridaCFO.com/Division/Consumers/Storm/

IMPORTANT PHONE NUMBERS

FLORIDA DEPARTMENT OF FINANCIAL SERVICES
INSURANCE CONSUMER HELPLINE
1-877-MY-FL-CFO
(1-877-693-5236)
Out of State: (850) 413-3089

FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
(to look up a contractor's license)
(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)

ACCOUNT INFORMATION

Use these pages to keep track of the accounts you may need after an emergency to file insurance claims or pay for repairs.

FINANCIAL ACCOUNT INFORMATION

(bank accounts, credit cards, retirement accounts, etc.; also attach statements to this toolkit if desired)

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

MORTGAGE LENDER INFORMATION

Name of Company:
Address:
Phone Number:
Account Number:
Website:

HOMEOWNERS/RENTAL INSURANCE INFORMATION

Name of Company:
Address:
Phone Number:
Account Number:
Website:

INSURANCE AGENT INFORMATION

Name of Company:
Address:
Phone Number:
Account Number:
Website:

AUTO INSURANCE

Name of Company:
Address:
Phone Number:
Account Number:
Website:

LIFE INSURANCE

Name of Company:
Address:
Phone Number:
Account Number:
Website:

MEDICAL INSURANCE

Name of Company:
Address:
Phone Number:
Account Number:
Website:
Physician's Phone Number:
Pharmacy Name:
Pharmacy Phone Number:
Physician's Name:

Place Insurance Card Here

Place Insurance Card Here

Place Insurance Card Here

INSURANCE CLAIMS

If you need to file an insurance claim, keep a log of all interactions with your insurance company, agent and adjuster. Also keep track of any emergency damage repairs you make by keeping any receipts associated with repairs, taking pictures of the damaged area before and after the repair, and filling out the log provided here. Below is space to keep post-claim information and the Homeowner Claims Bill of Rights, which outlines your rights during the claims process.

INSURANCE ADJUSTER INFORMATION

Adjuster Name:
Adjuster Company:
Phone Number:
Adjuster License Number:
Website:

CLAIM INFORMATION

Name of Company:
Claim Number:
Phone Number:

Name of Company:
Claim Number:
Phone Number:

INTERACTION LOG

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

EMERGENCY REPAIR LOG

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

HOMEOWNER CLAIMS BILL OF RIGHTS

As outlined in section 627.7142, Florida Statutes, the Homeowner Claims Bill of Rights relates to the insurance claims process, and outlines your rights and responsibilities as a homeowners insurance policyholder.

YOUR RIGHTS*

In summary, per the Homeowner Claims Bill of Rights:

1. Your insurance company must send you an acknowledgment of your insurance claim within seven days after you submitted the claim.
2. Within 30 days after you have submitted a complete proof-of-loss statement, if requested in writing, your insurance company must send you confirmation that your claim is covered in full; partially covered; denied; or being investigated.
3. The insurance company must provide to you any detailed estimate of the amount of the loss within seven days of it being generated by the insurance company's adjuster.
4. Within 60 days, you should receive full payment; payment of the undisputed portion of your claim; or a written denial of your claim. Please note, if there is dual interest in the claim, i.e. your mortgage company may be a party, this payment may be submitted to both parties.
5. The insurance company must pay you interest for any undisputed amount of your claim not paid within 60 days.
6. You may be eligible to participate in a free mediation to resolve your disputed claim by contacting the Florida Department of Financial Services, Division of Consumer Services.
7. You may be eligible to participate in a free Neutral Evaluation to resolve your disputed claim if your claim is for damage caused by a sinkhole and is covered by your policy.

For assistance with any insurance claim or questions pertaining to the handling of your claim, contact the Florida Department of Financial Services, Division of Consumer Services' toll-free Insurance Consumer Helpline at **1-877-693-5236**, **Out of State (850) 413-3089**, or online at www.MyFloridaCFO.com/Division/Consumers/.

YOUR RESPONSIBILITIES

In summary, in accordance with the Homeowner Claims Bill of Rights, you have the following responsibilities as a homeowners insurance policyholder:

1. Contact your insurance company before entering into a contract for repairs to ensure you adhere to the repair provisions included in the policy.
2. Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible; keep all receipts; and take photographs of damage before and after any repairs.
3. Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.
4. Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.
5. Require all contractors to provide proof of insurance before beginning repairs.
6. Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company to provide a phone number where you can be reached.

*The Homeowner Claims Bills of Rights does not represent all of your rights under Florida law regarding your insurance policy. There are also exceptions to the stated timelines when conditions are beyond your insurance company's control.

The Homeowner Claims Bill of Rights does not create a civil cause of action by an individual policyholder, or a class of policyholders, against an insurance company and does not prohibit an insurance company from exercising its right to repair damaged property in compliance with the terms of an applicable policy.

PERSONAL ASSET INVENTORY

If possible, take photographs and video of your assets and keep those in a safe, dry place. You can easily keep photographs and videos with you during an emergency by storing them on a thumb drive or your mobile device. Additionally, fill out this personal asset inventory to catalog your assets in case of loss. Be sure to include real estate, cars, boats, RVs, jewelry, furniture, electronic equipment, musical instruments, collectibles, etc.

Item Serial Number Purchase Date/Price

Item Serial Number Purchase Date/Price

Item Serial Number Purchase Date/Price

Item Serial Number Purchase Date/Price

Soup
CALL
MEDICATION LIST
PASSPORT
ID CARD
PET FOOD
Moist Wipe
FLORIDA DEPARTMENT OF
Division of
Consumer
Services
FINANCIAL SERVICES

JUNE 2025