



# DISASTER PREPARATION CHECKLIST



**PLAN  
PREPARE  
PROTECT**  
Are You Disaster Ready?

With the threat of a tropical storm, hurricane or other disaster, preparation is vital.

One aspect of preparation that is oftentimes overlooked is financial- and insurance-related preparation.

Below is a checklist to help you prepare your finances and insurance for a disaster.



## Familiarize Yourself With Your Insurance Policies

Review your homeowners', renters', automobile and other insurance policies to ensure that you understand your coverage. Review the **homeowners', automobile and renters' insurance toolkits** on the Department of Financial Services' Division of Consumer Services' Consumer Guides webpage at [www.MyFloridaCFO.com/Division/Consumers](http://www.MyFloridaCFO.com/Division/Consumers).



## Brush Up On Florida's Hurricane Deductible

Be sure you know what your deductible is for hurricane losses and when it applies. Most policies have a hurricane deductible of 2 to 5 percent of a home's insured value. You will be responsible for paying the hurricane deductible. Review the Department's **Hurricane Deductible Guide** to learn more.



## Inventory Your Household Items

Be sure to include receipts, photos, videos, purchase dates and serial numbers. Keep copies of the inventory and your insurance policies in a safe place such as a waterproof, fireproof container.



## Financially Prepare For A Disaster

Use the Department's **Emergency Financial Preparedness Toolkit** to log your accounts with financial institutions; and insurance company and agent contact information. Be sure to include the claims-reporting telephone number of your insurance company, which may differ from your agent's contact information. You may also log interactions with company representatives and repair persons. Keep this information in a safe place and make sure you have access to it if you are forced to evacuate your home.



## Protect Your Property

When a storm threatens, take action to protect your property. Buy the materials you need to secure your property and minimize your losses. Cover your windows with shutters, siding or plywood. Move vehicles into a garage or carport when possible. Grills and/or patio furniture should be moved inside.



## Public Adjuster vs. Company Adjuster

Know the difference between a Public Adjuster and a Company Adjuster. Following a disaster, a Public Adjuster may contact you to help with filing an insurance claim and represent your insurance interests to your insurance company. Public Adjusters work directly for you and charge a fee based on the percentage of the claim settlement. They will require you to sign a contract. Ensure the contract includes all of the required information. Company Adjusters work for the insurance company and determine the amount of property damage and what is covered by your policy. Company Adjusters do not charge a fee. Company Adjusters and Public Adjusters must be licensed by the state and should be able to present a copy of their license. If you have questions regarding an adjuster's license or the contract, contact the **Department's Insurance Consumer Helpline at 1.877.693.5236.**



## Learn About Assignment of Benefits Contracts

An assignment of benefits (AOB) is a legal contract that allows you as the policyholder to transfer your insurance rights to a third-party, such as a contractor. The third-party then has rights to the insurance claim and can stand in your shoes as the policyholder. The third-party can be paid directly for services; endorse checks on your behalf; communicate directly with the insurance company without your consent or involvement; and file a lawsuit against your insurance company.



## Research Repair Companies and Contractors

If your home sustains damage or is flooded, contact your insurance company first. Your company may require you to use preferred vendors whose work the company guarantees. If your company does not have a preferred vendor list, it would be helpful to have reputable repair companies/contractors in mind. Ensure these companies are licensed and have the proper insurance coverage. To verify a company's insurance coverage, visit the **Department of Financial Services' Division of Workers' Compensation website at [www.MyFloridaCFO.com/Division/WC](http://www.MyFloridaCFO.com/Division/WC).** To verify a contractor's license, visit the **Florida Department of Business and Professional Regulation's website at [www.MyFloridaLicense.com](http://www.MyFloridaLicense.com).**



## Avoid Insurance Scams

Be aware of scam artists offering to sell or increase your insurance coverage as a storm approaches or during a storm. When the National Weather Service issues a hurricane or tropical storm watch or warning for any part of Florida, many insurance companies cease binding new or additional homeowners' or renters' insurance coverage. When this occurs, insurance coverage cannot be purchased until 72 hours after the last watch or warning has been lifted. This can also cause delays in scheduled real estate closings.

# PLAN PREPARE PROTECT

## Are You Disaster Ready?

For assistance understanding your insurance policy and provisions, contact the **Department of Financial Services' Division of Consumer Services' Insurance Consumer Helpline:**

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

To access the listed resources, visit:

**[www.MyFloridaCFO.com/Division/Consumers](http://www.MyFloridaCFO.com/Division/Consumers)**



For more information on disaster preparation, please visit the **Insurance Consumer Advocate's website:**

**[www.MyFloridaCFO.com/Division/ICA](http://www.MyFloridaCFO.com/Division/ICA)**

850.413.5923



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