HOMEOWNER CLAIMS
BILL OF RIGHTS

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

FLORIDA'S INSURANCE CONSUMER
ADVOCATE
FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Tasha Carter

YOUR RIGHTS

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

- Your insurance company must send you an acknowledgment of your insurance claim within **7 days** after you submit the claim.
- Within **30 days** after you submit 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.
- Your insurance company shall provide you with a copy of any detailed estimate of the amount of the damage within **7 days** after the estimate is generated by the insurance company's adjuster.
- Within **60 days** after you submit the claim, you should receive full payment; payment of the undisputed portion of your claim; or a written denial of your claim. If you have a mortgage lender or another party that has partial ownership of the property, the claim payment check may also be made out to them.
- If your claim is not denied and you do not receive full payment for your claim or payment of the undisputed portion of your claim within **60 days** after your claim is filed, your insurance company must pay you interest on the full or undisputed claim amount. The interest starts accruing on the date you filed your claim and continues accruing up to the date when your insurance company issues payment for the claim or the undisputed portion of the claim. The interest payment is due when the claim is paid or the undisputed portion of the claim is paid.
- To resolve your disputed claim, you may be eligible to participate in mediation administered by the Florida Department of Financial Services' Division of Consumer Services. There is no cost to participate in the program.
- If your claim is for damage caused by a sinkhole and is covered by your policy, you may be eligible to participate in neutral evaluation administered by DFS' Division of Consumer Services.

INSURANCE CONSUMER HELPLINE

1-877-693-5236 or https://assistcon.myfloridacfo.gov/en-US

YOUR RESPONSIBILITIES

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

- File all claims directly with your insurance company.
- Contact your insurance company before entering into a contract for repairs to ensure you adhere to the repair provisions included in your policy.
- Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible; keep all receipts; and take photographs and video of damage before and after any repairs to provide to your insurance company.
- 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.
- 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 at **850.487.1395** or online at **www.MyFloridaLicense.com**. You should also ask the contractor for references from previous work.
- Require all contractors to provide proof of insurance before beginning repairs.
- 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.

FOR ASSISTANCE

For assistance with any insurance claim or questions pertaining to the handling of your claim or to determine if you are eligible for mediation or neutral evaluation, contact:

DFS' Division of Consumer Services'
Toll-free Insurance Consumer Helpline

1.877.693.5236

www.MyFloridaCFO.com/Division/Consumers

OFFICE OF THE INSURANCE CONSUMER ADVOCATE
www.MyFloridaCFO.com/Division/ICA
Your**FL**Voice@MyFloridaCFO.com

- 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.

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