

INSURANCE ACTIONS TO TAKE AFTER THE STORM

Immediately report property damage to your insurance agent and company.

Your company will issue a special reference number for your claim -- Write it down! Keep this number close by in all your dealings with the company.

Recognize that three different types of adjusters handle claims.

An adjuster often participates in claim, loss or damage settlement. An adjuster must hold a proper license from the Department of Insurance to perform work in Florida. The three kinds of adjusters are:

Company adjusters, who work as insurance company employees;

Independent adjusters, who usually work as employees of independent adjusting firm which contract with your insurance company to handle claims; and,

Public adjusters, who do not work for insurance companies or independent adjusting firm. Public adjusters are self employed, or work in association with a public adjusting firm. Public adjusters contract with the insured to help them settle their claims with insurance companies and are paid by receiving a negotiated percentage of the claims settlement. This means that if you contract with a public adjuster, you must share a portion of your settlement with that public adjuster.

All adjusters are required to adjust your claims strictly in accordance with your insurance contract, and in compliance with the Florida Insurance Code. All adjusters must comply with the "Adjusters Code of Ethics" contained in the Department of Insurance rules. Be sure to see the adjusters license identification.

Make emergency repairs and document them.

Your policy probably requires you make emergency repairs to prevent further damage to your home or contents. You may need to use plywood or tape to stop rain from entering holes caused by the debris hitting your home. Keep all receipts and take photos of the damage, before and after the repair, to submit with your claim.

Take precautions if the damage requires you to leave your home.

When evacuating, secure your property and remove any valuables. Lock all windows and doors.

Beware of fly-by-night repair businesses.

Hire licensed and reputable service people, preferably from this area. Call the Department of Business and Professional Regulation at 1-850-487-1395 to find out if a contractor is licensed.

Beware of fraud.

Insurance fraud cost Florida families thousands of dollars each year. If you suspect insurance fraud call the Fraud Hotline at 1-800-378-0445.