

## Important Phone Numbers

Florida Department of Financial Services  
Disaster Assistance  
1-800-22-STORM (1-800-227-8676)

Federal Emergency Management Agency  
(FEMA)  
1-800-621-FEMA (1-800-621-3362)  
TTY: 1-800-462-7585

National Flood Insurance Program  
1-800-427-2354

American Red Cross  
1-866-GET-INFO (1-866-438-4636)

State of Florida  
Emergency Information  
1-800-342-3557

Florida Department of Business  
and Professional Regulation  
(850) 487-1395

Florida Department of Agriculture  
and Consumer Services  
1-800-435-7352

Florida Department  
of Elder Affairs Helpline  
1-800-963-5337

Florida Department of Financial  
Services Fraud Hotline  
1-800-378-0445



# Disaster Assistance Insurance Helpline

## 1-800-22-STORM



**ALEX SINK**  
**CHIEF FINANCIAL OFFICER**  
**STATE OF FLORIDA**

Florida Department of Financial Services




Fellow Floridian:

In times of crisis, it is often helpful to know where to turn for assistance. As Florida's Chief Financial Officer, I want to reassure you that my office, the Department of Financial Services, stands ready to assist with your financial and insurance needs as you recover from a natural disaster.

When a storm hits, we have dedicated a disaster relief hotline - 1-800-22-STORM - staffed by consumer specialists, and our Web site, [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com), lists valuable information that can help you and your family prepare for a storm and for the aftermath.

Safety is of the utmost importance before, during and after a storm, and preparedness is the best defense. Keep important financial and insurance papers with you and heed evacuation orders.

I hope this informative booklet and our Web site, [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com), will help protect you during difficult times.

Sincerely,  
  
Alex Sink  
Chief Financial Officer  
State of Florida

## Frequently Asked Disaster Assistance Questions

### **Q. What if my home is destroyed?**

**A.** The Federal Emergency Management Agency (FEMA) provides emergency housing assistance to those whose homes are damaged or destroyed. To apply, call toll-free 1-800-621-FEMA (3362) (TTY: 1-800-462-7585).

### **Q. Where can I get food and water?**

**A.** The American Red Cross and other volunteer agencies provide food, water and clothing. Listen to your radio or watch local media for the location of the nearest volunteer agency or distribution point.

### **Q. What should I do if I'm approached by my insurance company's adjuster?**

**A.** Adjusters must be licensed by the Department of Financial Services (DFS). Insurance companies can hire temporary emergency adjusters, many of whom come from other states. These adjusters will be issued temporary licenses. Ask to see your insurance adjuster's license or some other form of proof that they represent your insurance company if they have not yet received their temporary adjuster license. They won't ask you to sign a contract for services or charge you a fee to adjust your claim.

### **Q. What about Public Adjusters?**

**A.** If an adjuster asks you to sign a contract for a fee or a percentage of your claim payment to adjust your claim, you've probably been approached by a public adjuster. A public adjuster must be licensed by DFS, and does not work for or represent your insurance company. Ask to see their Public Adjuster photo license.

Public adjusters will represent you by adjusting your claim and presenting it to your insurance company. In most cases, the contract you sign is legally binding.

The contract obligates your insurance company to add the public adjuster as an additional payee on your claim checks, as long as the public adjuster chooses to keep the contract in force. Read the contract carefully before signing. Public adjusters are paid only when insurance claims are paid. Public adjusters are not entitled to any fees for claim payments paid prior to the date you sign the contract with the public adjuster.

Hiring a public adjuster does not guarantee a larger claim payment or a faster settlement. Normally, fees public adjusters charge are not regulated. The normal contract cancellation period is three business days. If you live in an area that has been declared a state of emergency, all contracts with public adjusters are limited to a fee of 10 percent of the claim payment. This limitation applies to all future contracts entered into with a public adjuster, and does not expire as it did with previous fee limitations dictated by emergency rules.

It is a felony to act or hold oneself out as a public adjuster without being licensed. Protect yourself and your neighbors by reporting unlicensed adjusters. Call 1-800-22-STORM (1-800-227-8676).

## After The Disaster

**Immediately report damage to your agent or insurance company.** Your agent should provide you with claim forms to arrange for an insurance adjuster to visit your property and assess your damage. If you are unable to contact your agent or insurance company, contact the Department of Financial Services (DFS) for assistance at 1-800-22-STORM (1-800-227-8676).

**Make emergency repairs and document them.** Your policy probably requires that you make emergency repairs to

prevent further damage to your home or its contents. Keep all receipts and take photographs of damage before and after the emergency repairs to submit with your claim. Home repairmen and companies may offer to provide financing for the emergency repairs. Carefully consider the terms, fees and interest rates associated with the loan. Verify that you are dealing with a licensed Florida contractor by calling the Florida Department of Business and Professional Regulation at (850) 487-1395 or go to [www.myflorida.com/dbpr](http://www.myflorida.com/dbpr).

### Take precautions if the damages require you to leave your home.

Secure your property, lock windows and doors and turn off your gas and electricity. Contact your insurance agent and provide a phone number where you can be reached.

### Beware of fly-by-night repair businesses.

Hire licensed, reputable, preferably local, service people.

### Also:

Beware of anyone who urges disaster victims to fraudulently overstate their insurance claims.

Report insurance fraud to the AntiFraud Hotline at 1-800-378-0445.

Beware of unlicensed public adjusters.

Make sure your name is on the claim check.

Beware of contractors who offer to adjust your claim.

Beware of appraisers who offer to adjust your claim.

**If you hire a contractor:** A reputable contractor can help you get your home repaired. Unfortunately, disasters sometimes bring out home repair rip-off artists who

overcharge, perform shoddy work and often leave without finishing the job. What can you do to find a quality contractor?

- Be wary of builders or contractors who go door-to-door selling their services, or who say they can offer reduced prices because they just completed work nearby and claim they have materials left over.

- Deal only with licensed and insured contractors. For license verification or to check complaint history, call the Florida Department of Business and Professional Regulation at (850) 487-1395. Get a list of recent, satisfied customers from any prospective contractor. To report unlicensed contractors, call 1-866-532-1440.

- Ask for proof of insurance. If the contractor does not have liability and workers' compensation insurance, you may be liable for accidents or injuries on your property. To verify a contractor's workers' compensation coverage, call the Division of Workers' Compensation at 1-800-742-2214.

- Ask friends, relatives, neighbors, co-workers and insurance agents for recommendations. Also, check with your Better Business Bureau to see if complaints have been lodged against any contractor you're considering.

- Don't let anyone rush you into signing a contract. Get written estimates from at least three firms. Ask contractors if there is a charge for an estimate before allowing them in your home. Ask for explanations of price variations. Don't automatically choose the lowest bidder. Get a copy of the final, signed contract.

- Beware of contractors who ask you to pay for the entire job up front. Never give a deposit until you've done your homework. When you make a down payment, it should not be more than one-third of the total price.

Pay only by check or credit card. Pay the final amount only after the work is completed to your satisfaction. **Don't pay cash.**

## Important Information

Homeowners Insurance Company

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Homeowners Policy Number

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Homeowners Claim Phone Number

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Automobile Insurance Company

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Automobile Policy Number

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Automobile Claim Phone Number

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