



OPD Retirees Neil McDonald & Steve Evans, along with Deputy Chief Pete Gauntlett, advises to follow this checklist:



**Immediately report property damage to your agent or insurance company.**

If you are unable to reach your agent or company, call the Florida Department of Financial Services at 1-800-22-STORM.

**\* 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 the damages, before and after emergency repairs, to submit with your claim.

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

- ✓ Secure your property.
- ✓ Contact your agent and leave a phone number where you can be reached.
- ✓ Remove valuable items.
- ✓ Lock windows and doors.

**\* Beware of fly-by-night repair businesses.**

- ✓ Hire licensed, reputable, preferably local service people.

**\*\* Know the different kinds of claim adjusters: company, independent and public.**

- ✓ Insurance companies pay company and independent adjusters to assess the damage and negotiate the settlement of covered losses on behalf of the company
- ✓ If you use a public adjuster, you must pay the public adjuster a percentage of the settlement you receive.
- ✓ Public adjusters will not necessarily speed up your claim or obtain a larger settlement on your behalf.

**\* Beware of unscrupulous adjusters who urge disaster victims to fraudulently overstate their insurance claims.**

**\* Beware of unlicensed adjusters.**

- ✓ It is illegal to adjust claims in Florida without a license.
- ✓ Know who you are dealing with. Always demand positive identification and proof of license.

**● \* Make sure your name is on the claim check.**

**DISASTER ASSISTANCE INSURANCE HELPLINE**

**1-800-22STORM**

(1-800-227-8676)

OR

(1-407-835-4402 – Fraud Division)