



Irma Property Insurance Coverage Tips

As cleanup efforts continue in the wake of Hurricane Irma, Floridians affected by the storm may have insurance questions as they survey their property damage. It is recommended that you locate all applicable insurance policies, document all damaged property and belongings using photo or video footage and report a claim as soon as possible. Here are some general insurance coverage guidelines that can help Floridians unsure of what to expect when contacting their insurance company to report the damage and file a claim.

Hurricane Deductible

Once you have located your insurance policy and have documented all damaged property and belongings using photos or video footage, it is recommended that you contact your insurance company or insurance agent as soon as possible to report the damage. Irma was classified as a hurricane. Therefore, if your policy contains a hurricane deductible, it will likely apply. Even if you think the amount of damage you sustained is under the deductible, a call to your insurance company to discuss the damage your property sustained is recommended.

Tree and Debris Removal:

Most insurance policies cover debris and tree removal if the downed tree **damaged your property**, regardless of who owns the tree. However, there are limits that the company will pay for debris and tree removal (commonly \$500). Usually, coverage for debris removal does not exist if the tree fell on the ground and did not damage covered property. Some policies provide debris and tree removal if the downed tree blocks the main entrance to the property. Since insurance policies vary between insurers, you should always refer to your own personal policy to determine coverage.

Downed Service Pole:

Some insurance companies consider a service pole located **on your property** covered under a homeowner's policy. However, it is important to review the language in your policy, call your insurance agent or contact the insurance company for coverage clarification.

Food Spoilage:

Many policies do not cover food spoilage. However, if the coverage is included, most insurance companies only cover food spoilage from a power outage caused by damage that occurred on your property. In other words, if a downed tree caused the power outage, it must be on your property for coverage to apply.

Flooding:

The federal National Flood Insurance Program (NFIP) offers flood insurance, which is purchased through private property and casualty insurance agents. These policies contain specific provisions regarding coverage. Please call your insurance agent to answer your specific coverage questions regarding damage to your property from flooding.

If you would like to obtain a flood insurance policy, please contact your insurance agent or visit the NFIP website at www.floodsmart.gov/floodsmart/.

Repairs

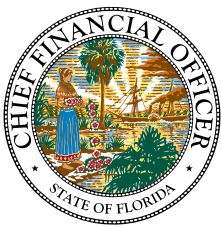
You are required by your insurance contract to make temporary repairs to prevent further damage to your property. Before making any permanent repairs, contact your insurance agent or insurance company to discuss the repair process and take any pictures of the damage necessary to document your claim.



If your home or property recently suffered water or tree damage, and a repair person claims they can repair the damage or remove the downed limbs, make sure they are licensed and insured. A list of licensed contractors can be found at www.myfloridalicense.com/dbpr/ or by calling the Florida Department of Business and Professional Regulation at **(850) 487-1395**. Obtain multiple estimates, check references and give final payment after the work is finished. Always read contracts in full, including the fine print, before signing.

Resources

Since all insurance policies are different, it is important to carefully read your policy to determine what coverages apply. If you have any questions with regards to your coverage, please contact your insurance company, insurance agent or call the Florida Department of Financial Services, Division of Consumer Services listed below.



Department of Financial Services, Division of Consumer Services

Florida Chief Financial Officer Jimmy Patronis' Division of Consumer Services has experienced insurance specialists that assist you in working with your insurance company to resolve your insurance issues, review your coverage options and ensure that your claim is processed in a timely and appropriate manner. Call the toll-free helpline at **1-877-MY-FL-CFO (693-5236)** or visit www.MyFloridaCFO.com/Division/Consumers for questions or assistance.



Florida Attorney General Price Gouging Hotline

Unfortunately, those affected by a natural disaster can become victims to untrustworthy business schemes that are out to profit on the misfortune of others. The Florida Attorney General, in an effort to deter these kinds of scams, has activated the Price Gouging Hotline to assist Floridians in recognizing and avoiding storm-related scams. If you suspect price gouging, please report this information to the Price Gouging Hotline at **(866) 9-NO-SCAM** or by visiting www.MyFloridaLegal.com.



FEMA

FEMA Fraud Hotline

To report any suspicious activity affecting federal disaster assistance provided by the Federal Emergency Management Agency (FEMA), call the FEMA fraud hotline at **1-800-323-8603**. This can include information on contractors, inspectors, disaster survivors or anyone posing as any of these. Complaints can also be made via the FEMA disaster assistance helpline at **1-800-621-3362**.