Know Your Rights

Homeowner Claims Bill of Rights

The Homeowner Claims Bill of Rights Notice to Policyholders:

The policyholder has a right to:

1) Receive acknowledgement of your claim within 14 days after the claim is communicated to the insurer.

2) Receive communication from the insurer as to the claim being covered in full, partially covered, or denied, or a written statement that your claim is being investigated, within 30 days after the company receives your completed proof of loss form.

3) Subject to any dual interest noted in the policy, receive full payment of the claim, the undisputed portion of the claim, or the denial of the claim within 90 days.

4) Free mediation of your disputed claim, offered through the Division of Consumer Services, under most circumstances and subject to certain restrictions.

5) Neutral evaluation of a disputed sinkhole claim if the claim is due to sinkhole damage and is covered under the policy.

6) The availability of assistance with any insurance claim or questions pertaining to the handling of your claim from the Division of Consumer Services. The insurer must provide the direct and toll free number and website of the Division on the notice.

The Homeowner Claims Bill of Rights Notice to Policyholders:

You are advised to:

1) Contact your insurer before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.

2) Complete and document any emergency repairs that are necessary to prevent further damage. Keep all receipts and take photographs of the damage before and after any repairs.

3) Carefully read contracts that require out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.

4) Confirm that contractors are properly licensed to do business in Florida and check to see if they have any complaints filed against them with the Department of Business and Professional Regulation. Contractors should also be asked for references from previous clients. To verify a contractor license, call the Florida Department of Business and Professional Regulation at 850-487-1395 or visit http://www.myfloridalicense.com/dbpr/.

5) Require all contractors to provide proof of insurance before starting repairs.

6) Secure your property, turn off gas, water and electricity, and contact the insurance company to provide them a phone number where you can be reached if the damage requires you to leave your home.

For more information on what you are entitled to under the Homeowner Claims Bill of Rights, visit the Division of Consumer Services website at www.MyFloridaCFO.com/Division/Consumers or contact us directly at 1-877-MY-FL-CFO (1-877-693-5236)

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Section 627.7142, Florida Statutes