EMERGENCY FINANCIAL PREPAREDNESS

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www.MyFloridaCFO.com

EMERGENCY FINANCIAL PREPAREDNESS TOOLKIT

Floridians are no strangers to hurricane preparedness. In the face of an emergency, we know to secure our property and stock up on nonperishable food and water. But another important aspect of emergency preparedness is often left undone: financial preparedness.

In the aftermath of a hurricane or other emergency, you shouldn't have to worry about searching for account information or retroactively trying to remember the details about all of your possessions.

Luckily, emergency financial documents are among the easiest things to prepare, ensuring you have everything you need readily available during an emergency. This toolkit is designed to help you organize your financial information before and after an emergency. Keep several copies in safe places that you can access easily and, in the face of an emergency, keep a copy of this toolkit with you at all times.

PREP TIPS

- Keep important financial information accessible through an emergency. This kit is key! Attach any relevant documents (like statements and receipts) and keep in a waterproof place (like a plastic zip bag).
- Conduct an annual insurance checkup to make sure you are adequately covered.
- Be sure to have cash on hand, as power outages may restrict access to ATMs and limit credit card use.
- Keep all receipts for temporary living expenses and repairs performed on property.
- For more information, visit the Department of Financial Services Disaster Preparedness website at: http://www.MyFloridaCFO.com/Division/Consumers/Storm/Secure.htm

IMPORTANT PHONE NUMBERS

FLORIDA DEPARTMENT OF FINANCIAL SERVICES CONSUMER HELPLINE
1.877.MY.FL.CFO
(1.877.693.5236)

DFS STORM HOTLINE
1.800.22.STORM
(1.800.227.8676)

STATE OF FLORIDA EMERGENCY INFORMATION
1.800.342.3557

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)
1.800.621.FEMA
(1.800.621.3362)

AMERICAN RED CROSS
1.866.GET.INFO
(1.866.438.4636)

ACCOUNT INFORMATION

Use these pages to keep track of your accounts that may be needed after an emergency to file insurance claims or pay for repairs.

Financial Account Information

(bank accounts, credit cards, retirement accounts, etc.; also attach statements to this toolkit if desired)

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Mortgage Information

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Property/Rental Insurance Information

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Auto Insurance

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Life Insurance

Name of Institution:
Address:
Phone Number:
Account Number:
Website:

Medical Insurance

Name of Institution:
Address:
Phone Number:
Account Number:
Website:
Physician's Name:
Physician's Phone Number:
Pharmacy Name:
Pharmacy Phone Number:

Staple Insurance Card Here

Staple Insurance Card Here

Staple Insurance Card Here

INSURANCE CLAIMS

If you need to file an insurance claim, keep a log of all interactions with your insurance company and independent adjuster. Also keep track of any emergency damage repair you undertake by keeping any receipts associated with repairs, taking pictures of the damaged area before and after the repair, and filling out the log provided here. Below is space to keep post-claim information and the Homeowner Claims Bill of Rights, which outlines your rights during the claims process.

Insurance Adjuster Information

Adjuster Name:
Adjuster Company:
Phone Number:
Adjuster License Number:
Website:

Claim Information

Name of Institution:
Claim Number:
Phone Number:

Name of Institution:
Claim Number:
Phone Number:

Name of Institution:
Claim Number:
Phone Number:

Interaction Log

Name of Institution:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Institution:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Institution:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Institution:
Name of Representative:
Date:
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Interaction Details:
Outcome:

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Name of Representative:
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Interaction Details:
Outcome:

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Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Institution:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

EMERGENCY REPAIR LOG

Repair:
Cost of Repair:
Date of Repair:

Repair:
Cost of Repair:
Date of Repair:

Repair:
Cost of Repair:
Date of Repair:

Repair:
Cost of Repair:
Date of Repair:

Repair:
Cost of Repair:
Date of Repair:

Repair:
Cost of Repair:
Date of Repair:

Repair:
Cost of Repair:
Date of Repair:

HOMEOWNER CLAIMS BILL OF RIGHTS

Codified at § 627.7142, Florida Statutes.

This Bill of Rights is specific to the claims process and does not represent all of your rights under Florida law regarding your policy. There are also exceptions to the stated timelines when conditions are beyond your insurance company's control. This document does not create a civil cause of action by an individual policyholder, or a class of policyholders, against an insurer or insurers and does not prohibit an insurer from exercising its right to repair damaged property in compliance with the terms of an applicable policy.

YOU HAVE THE RIGHT TO:

1. Receive from your insurance company an acknowledgment of your reported claim within 14 days after the time you communicated the claim.

2. Upon written request, receive from your insurance company within 30 days after you have submitted a complete proof-of-loss statement to your insurance company, confirmation that your claim is covered in full, partially covered, or denied, or receive a written statement that your claim is being investigated.

3. Within 90 days, subject to any dual interest noted in the policy, receive full settlement payment for your claim or payment of the undisputed portion of your claim, or your insurance company's denial of your claim.

4. Free mediation of your disputed claim by the Florida Department of Financial Services, Division of Consumer Services, under most circumstances and subject to certain restrictions.

5. Neutral evaluation of your disputed claim, if your claim is for damage caused by a sinkhole and is covered by your policy.

6. Contact the Florida Department of Financial Services, Division of Consumer Services' toll-free helpline for assistance with any insurance claim or questions pertaining to the handling of your claim. You can reach the Helpline by phone at 1.877.693.5236, or you can seek assistance online at the Florida Department of Financial Services, Division of Consumer Services' website at http://www.MyFloridaCFO.com/Division/Consumers/

YOU ARE ADVISED TO:

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

2. Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible, keep all receipts, and take photographs of damage before and after any repairs.

3. Carefully read any contract that requires you to pay 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 the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.

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

6. Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.

PERSONAL ASSET INVENTORY

If possible, take photographs and video of your assets and keep those in a safe, dry place. You can easily keep photographs and videos with you during an emergency by storing them on a thumb drive. Additionally, fill out this personal asset inventory to catalog your assets in case of loss. Be sure to include real estate, cars, boats, RVs, jewelry, furniture, electronic equipment, musical instruments, collectibles, etc.

Item	Purchase Date/Price

Item	Purchase Date/Price

Item	Purchase Date/Price

Item	Purchase Date/Price

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