



DISASTER RECOVERY CHECKLIST



As you begin to recover from a disaster, there are some immediate, pertinent actions to take to secure your safety and to begin the insurance claims process as quickly as possible.

**PLAN
PREPARE
PROTECT**
Are You Disaster Ready?



MAKE EMERGENCY REPAIRS TO PREVENT FURTHER DAMAGE

Document the damage and repairs with receipts and photos or video. If you must discard damaged items because they pose a safety hazard, be sure to take photos or videos.



CONTACT YOUR INSURANCE COMPANY AS SOON AS POSSIBLE

Report damage to your insurance agent or company immediately. Take photos and/or video to document damage and share with the company adjuster.



ENSURE YOU HAVE ALL IMPORTANT CONTACT INFORMATION

Gather all important contact information such as banking and medical documentation including any medical supplies or equipment.



SECURE YOUR HOUSEHOLD INVENTORY

Retrieve your household inventory, including receipts, photos and video (prior to damage). You will also share these with the adjuster to assess the value of the destroyed property.



KEEP TRACK OF ALL EXPENSES

Keep all receipts regarding any additional living expenses and any other out-of-pocket expenses that may be covered by your policy.



KEEP YOUR INSURANCE COMPANY UPDATED

If you must leave your home because of the damage, let your insurance agent or company know your temporary address and phone number. They may need to reach you to ask additional questions or provide a status update on your claim. Take reasonable measures to properly secure your property and valuables from theft or vandalism if you vacate the home.



CONFIRM REPAIR POLICY PROVISIONS

Check with your insurance company to ensure you are following the repair policy provisions or using preferred vendors if required by your policy.

FLORIDA'S INSURANCE CONSUMER
ADVOCATE
FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Tasha Carter



ONLY HIRE LICENSED AND REPUTABLE REPAIR PERSONS

To verify a contractor's license, visit the Florida Department of Business and Professional Regulation's website at www.MyFloridaLicense.com. Obtain multiple estimates, check references and then give final payment after the work is finished.



ONLY USE CONTRACTORS THAT HAVE PROPER COVERAGE

Ensure contractors have proper liability and workers' compensation insurance by visiting the Department of Financial Services' Division of Workers' Compensation website at www.MyFloridaCFO.com/Division/WC.



VERIFY PUBLIC INSURANCE ADJUSTERS LICENSES

If considering the assistance of a public insurance adjuster, verify that they are licensed by searching the Department of Financial Services' Division of Insurance Agent and Agency Services database at <https://LicenseeSearch.FLDFS.com>. Be sure you understand how much a public insurance adjuster is charging and what services are included before signing any contract.



BE SURE YOU UNDERSTAND AN ASSIGNMENT OF BENEFITS* CONTRACT

Before signing an agreement, be sure you understand the terms and understand if you're signing over your insurance benefits through an assignment of benefits. An assignment of benefits (AOB) is a legal contract that allows you, as the policyholder to transfer your insurance rights to a third-party, such as a contractor. The third-party then has rights to the insurance claim and can stand in your shoes as the policyholder. The third-party can be paid directly for services; endorse checks on your behalf; communicate directly with the insurance company without your consent or involvement; and file a lawsuit against your insurance company.

Another type of agreement that a contractor may ask you to sign is a direction to pay. A direction to pay is a legal contract that allows the contractor to manage your insurance claim payment. Signing this agreement could remove your ability to ensure that your repairs are satisfactory and fully completed prior to the contractor being paid.

**Any policy that was issued prior to January 1, 2023, provides a policyholder with the right to assign insurance benefits to a 3rd party as long as you have not chosen to give up that right in order to receive a premium discount.*



For assistance understanding your insurance policy or to verify a public insurance adjuster's license, contact the Department of Financial Services' Division of Consumer Services' Insurance Consumer Helpline:

1-877-MY-FL-CFO (693-5236)

www.MyFloridaCFO.com/Division/Consumers

For more information on disaster recovery, please visit the Insurance Consumer Advocate's website:

www.MyFloridaCFO.com/Division/ICA

850.413.5923

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