



# What to Expect After Filing a Homeowners Claim



(All timeframes are an estimate.)

## IMMEDIATELY

Report the claim to your insurance company or agent.

Make emergency temporary repairs. Take photos before and after temporary repairs are made and keep receipts.

Make a list of damaged items along with specific product description information.

Take photos or a video of damaged items before discarding them. Dispose of damaged items that present a health risk.

Your insurance company will assign an adjuster to inspect the damaged property. Follow up with your insurance company if the adjuster has not contacted you within one week.

## WEEK 2

Within 14 days of reporting your claim, your insurance company should acknowledge your claim and send you a Homeowner Claims Bill of Rights Notice (HCBR).\*

Adjuster will inspect the damage, take photos and measurements, provide instructions on submitting receipts for emergency repairs and reimbursements and discuss the claims process with you.

Adjuster will complete an itemized estimate and provide it to you.

## BY DAY 90

The final determination is communicated to you with a notice of your right to request Residential Property Mediation through the Department of Financial Services, in the event you don't reach an agreement.\*\*

You should receive a written denial or payment for the undisputed claim amount within 90 days of reporting your claim.

If you disagree with the final determination, you should obtain estimates from contractors of your choice to submit to the adjuster.

## WEEKS 2 - 6

If needed, other professional experts are hired and scheduled to determine the exact cause of loss, the scope of damage or the actual cost to repair or replace and will submit a report to the adjuster within approximately 30 days.

## WITHIN 30 DAYS OF AGREEMENT

Once you reach an agreement with the insurance company you will sign and return a release and the insurance company will issue payment.

\*This does not apply if your policy is issued by a Surplus Lines Carrier, or the National Flood Insurance Program (NFIP) or if your claim results from an event declared a State of Emergency by the Florida Governor or if the failure to meet the requirement is caused by factors beyond the control of your insurance company.

\*\*This does not apply if your policy is issued by a Surplus Lines Carrier, the National Flood Insurance Program (NFIP), including flood policies underwritten by the NFIP, but issued by standard insurance companies. Flood policies that are not underwritten by the NFIP may be eligible.

## Consumer Tips

- Contact the Division of Consumer Services for questions or assistance at **1-877-MY-FL-CFO (1-877-693-5236)** or online at **www.MyFloridaCFO.com/Division/Consumers/NeedOurHelp.htm**.
- Contact your insurance company before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.
- 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.
- 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.
- 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 at **www.MyFloridaLicense.com/DBPR**. Contractors should also be asked for references from previous clients.
- Require all contractors to provide proof of liability and workers' compensation insurance before signing the contract.
- 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.



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

**www.MyFloridaCFO.com/Division/Consumers**