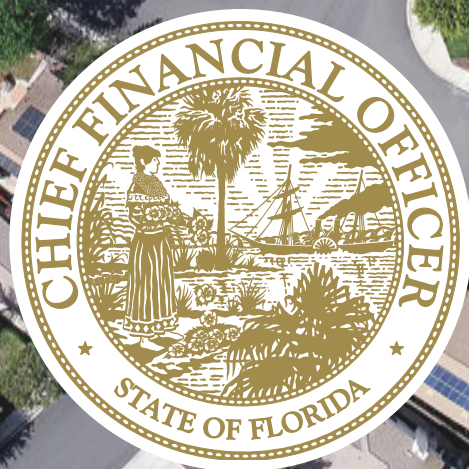




# HOMEOWNERS' INSURANCE

a toolkit for consumers



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Florida residents know firsthand that it pays to plan ahead. Dealing with wildfires, floods, tornadoes, hurricanes, sinkholes and other disasters can drastically change our lives. Individual losses such as a home burglary, a kitchen fire, or a lightning strike can also disrupt our daily lives. Homeowners insurance helps to pay for repair or rebuild of your home and replace personal property that is damaged or destroyed due to a covered loss.

This toolkit provides information to assist you with insuring your home. It also contains tools to help you if you have a covered loss that involves what is likely your largest financial asset - your home.

# INSURING YOUR HOME



Florida law does not require the purchase of homeowners' insurance, but most people want to insure the largest financial asset they may ever accumulate – their home. In addition, if you own certain pets or a swimming pool, some cities and counties may require liability coverage, which pays for covered injuries to others, or damage to their property, for which you are legally responsible.

For mortgaged homes, most lending institutions require insurance coverage on the home, including flood (if located in a special flood zone), to protect the collateral securing the loan.

There are several types of residential property policies from which to choose. The type of policy you purchase depends upon whether you own a single-family home, a townhouse, a condominium, a mobile home, or a rental property. If you rent your home from someone else, there is a type of personal residential policy that protects your personal property, provides additional living expense, and offers personal liability protection. Each policy type provides coverage against specified perils or events that cause damage to property under certain conditions.

Normally, a homeowners' insurance policy provides coverage for the following:

- Coverage A: Structure (the dwelling itself)
- Coverage B: Other Structures (like sheds and fences)
- Coverage C: Personal Property (the contents of the structures)
- Coverage D: Loss of Use (also called Additional Living Expense or ALE)
- Coverage E: Personal Liability
- Coverage F: Medical Payments to Others

The first four coverages listed are considered “*property*” coverages and are located under Section I of your policy. *Personal Liability and Medical Payments to Others* are considered “*liability*” coverages and are located under Section II of your policy. This information will be summed up on the Declarations Page. A Declarations Page ([p. 18](#)) functions as a summary of all the essential information contained in your insurance policy and is usually the first page or two. Sometimes it is referred to as the “Dec Page”.



### Property

Property coverage helps pay for damage to your home, the contents of your home, and other personal belongings owned by you or family members who live with you, when caused by covered perils under certain conditions. In some cases, it helps pay for damage to other structures, such as tool sheds, detached garages, small boats, guest houses and their contents. Your insurance agent or company can assist you in tailoring your policy to provide the coverage you need.

Most policies limit coverage of some types of personal property, such as cash, antiques, firearms, jewelry, furs and electronics. You may be able to add additional coverage for these items with an endorsement to your insurance policy, however this supplemental coverage requires additional premium.

Your homeowners' insurance policy may also cover your dependent children's belongings while they attend college, whether they live on or off campus. Check with your agent or company representative concerning coverage for children living away from home. You may need a separate policy.

### Additional Living Expense (ALE)

Homeowners' policies provide Additional Living Expense coverage that will pay some extra expenses if damage to your home prevents you from living there while it is uninhabitable or being repaired. Most policies also provide this coverage when a civil authority (law enforcement agency, emergency management service, etc.) prohibits the use of a residence or restricts access to a residence due to direct physical damage to neighboring homes caused by a covered peril.

Items typically covered by ALE include extra costs for food, alternative housing, relocation and storage of undamaged personal property, utility installation and furniture rental for a temporary residence. Be sure to check your policy to find out what is specifically covered or excluded. This coverage applies only to the additional amounts, over and above the amount of your normal monthly expenses. For example, it would apply to the cost of restaurant meals, minus your "normal" food expenses. ALE typically does not cover your

mortgage, standard household supplies, or utilities at your damaged home. These are not expenses representing costs that are over and above your normal expenses.

Your policy may designate a specified limit of coverage for additional living expenses, but your policy does not obligate your company to pay this amount up front or in full if you suffer a total or partial loss. For this reason, you must keep receipts for additional living expenses and submit these to your insurance company for reimbursement. Policies generally offer ALE coverage without any deductible. Flood insurance policies issued through the National Flood Insurance Program do not provide this coverage. If flood is covered under your homeowners' insurance policy (which is relatively rare) or if you have a separate flood policy issued by a private insurer, check your policy or talk to your agent to determine whether it provides ALE coverage.



## Personal Liability

This coverage protects you against a claim or lawsuit resulting from bodily injury or property damage to others for which you are legally liable. However, the homeowners' policy **DOES NOT** provide coverage for your legal liability to others resulting from an automobile accident. For example, if a neighbor slips and falls in your house and sues you, the personal liability coverage would pay that claim as well as legal fees. There is a maximum limit for this coverage. The coverage applies to you and all family members who live with you. It does not cover intentional damage or harm caused by you or family members who live with you. Check your policy for exclusions and discuss them with your agent.



## Medical Payments

This coverage pays for medical expenses, up to the medical payment limit, of persons accidentally injured at your home, regardless of fault. It does not apply to injury to you, injury to anyone living with you, or to activities involving an at-home business.

## Inflation Guard

Inflation can increase the replacement cost of your home and its contents over time. An inflation guard endorsement gradually increases your dwelling's coverage limit annually to assist you in keeping your home insured at its true replacement cost. However, it is your responsibility to make sure you have the amount of coverage you need. If you believe that any of your coverage limits may be too high or too low, contact your agent to reevaluate those limits.

## How Much Insurance Should You Buy?

Do not rely on the purchase price of the home, the amount of the mortgage, or the taxable value set by your county's property tax appraiser to determine your homeowners' insurance coverage limit. In order to be adequately covered, your home must be insured for the amount necessary to rebuild the home at the current cost considering building material prices and labor rates. In addition, depending upon the age of your home, you may also need coverage to pay those amounts required to comply with current building codes when making repairs. Some counties within the state may stipulate if damage to a structure exceeds 50% of its current value, it is considered a constructive total loss. These counties may prohibit repair of a constructive total loss, mandating that the building be razed and totally rebuilt to current code (including elevation). This can make your policy limit inadequate. Therefore, it is important for you to discuss alternatives such as adding the 'Law & Ordinance' coverage limit if it is already provided in your policy or by endorsement if not provided. This will likely result in additional premium.

Keep in mind, if your home is underinsured at the time of loss, there may be a penalty or reduction in the amount the insurance company will pay for the loss. Discuss both the



limits and adequacy of types of coverage with your agent.

## Insurance Packages

Here are some explanations of the different types of homeowners' insurance policies available to Florida homeowners, condominium unit owners and mobile homeowners. The homeowners' policy is a package policy. While it may be modified, general coverage for the main dwelling structure, unattached structures, personal property, liability, and medical payments are normally included.

Florida Law requires insurers to provide policyholders with the option to exclude coverage for windstorm, if the policyholder personally writes, signs and dates a statement that he/she does not want such coverage. This statement must have legally required wording.

Specific coverage under homeowners' insurance policies will vary from company to company. It is important to review your insurance needs with your agent or company representative. It is also important for you to read your policy and understand your coverages. The time to learn what your homeowners' policy covers, or more importantly what it does not cover, is not when you have a claim.

Special Form (HO-3) is the most popular and most comprehensive coverage form of the three forms mentioned below. It covers the home for all causes of loss not specifically excluded. All homeowners'

policies provide liability coverage except for injuries or damage intentionally caused by the insured.

### HOMEOWNERS' INSURANCE

The three packages offered most frequently to owner-occupied, single-family homeowners include Broad Form HO-2, Special Form HO-3, and Modified Coverage Form HO-8. These policies

insure your home and personal property against several perils (examples listed are not inclusive).

#### **Perils may include:**

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft
- Volcanic Eruption
- Falling objects
- Weight of Ice, Snow or Sleet
- Freezing
- Accidental Discharge or Overflow of Water or Steam
- Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging





- Sudden and Accidental Damage from Artificially Generated Electrical Current

## **CONDOMINIUM INSURANCE**

Condominium Unit-Owners' Form (HO-6) covers your personal property and certain building items not insured by the association's policy. It also includes personal liability coverage.

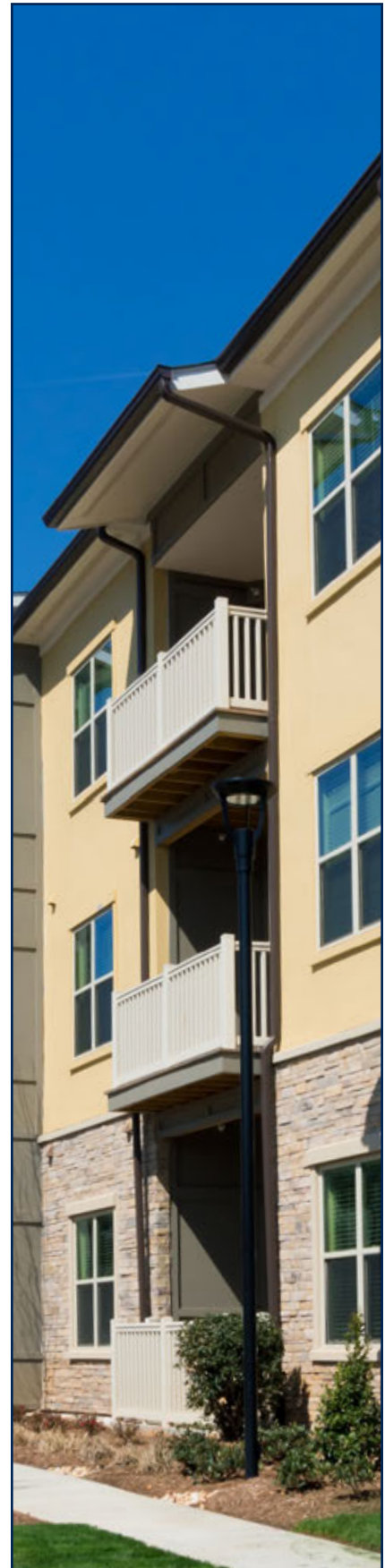
Generally, the HO-6 policy covers those structural features located within the four exterior walls of the unit. Florida law prohibits a condominium association's master policy from covering certain items, specifically:

- All personal property within the unit or limited common elements;
- Floor, wall, and ceiling coverings;
- Electrical fixtures;
- Appliances, water heaters, water filters;
- Built-in cabinets and countertops;
- Window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components;
- Replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit.

Be sure you are thoroughly familiar with your condominium association's by-laws and master insurance policy, in order to know precisely what the association is responsible for. If you have difficulty obtaining copies of these documents, call the Florida Department of Business and Professional Regulation, Division of Florida, Condominiums, Timeshares and Mobile Homes, at (850) 488-1122.

Unit owners should ensure that when interior additions or upgrades are completed, the policy's coverage limits reflect those changes. If an item is covered by both the association's and unit owner's policy, the association's policy should pay first. This can affect the amount of coverage you need for the building under your policy, so it is important to review your existing policy with your agent to make sure you are adequately covered.

Condo associations may assess individual unit owners for damage to the commonly owned areas that are either not covered by the association's policy, or for which the association lacks the reserves to pay. Your HO-6 unit-owners' policy must provide at least \$2,000 of "loss assessment" coverage. The deductible for a Loss Assessment claim may not exceed \$250. However, the peril (cause of loss) to which the assessment is attributable, must be one that is covered by your HO-6 policy. For example, if your Condominium Unit Owners policy excludes the peril of flood, and the condominium's seawall







was damaged by rising water or the action of waves, your HO-6 policy will not provide coverage for an assessment to repair that damage.

## MOBILE HOME INSURANCE

Mobile home policies may not provide coverage as broad as a homeowners' policy. You should review your

individual policy to determine what is covered and what is excluded. There are three settlement options available on a mobile home policy. All three are subject to the limits shown on your policy. You should review your individual policy to determine your options.

A **stated amount policy** specifies that you will recover the policy's face amount in the event of a total loss, based upon the agreement made in your application. Insurance companies usually offer this

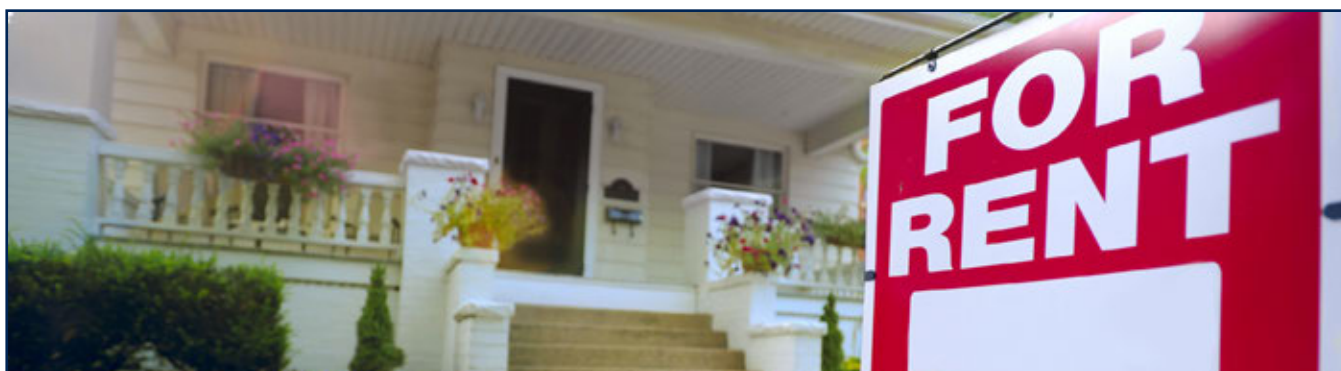
rated useful life expectancy has expired, the insurance company will only pay \$5,000 for the one-third of useful life that remains.

A **replacement cost policy** will pay for the replacement of a damaged or destroyed home without deducting for depreciation.

## HOME RENTAL OR DWELLING INSURANCE

type of policy for newer-model homes.

An **actual cash value policy** will pay the amount needed to repair a home after depreciation is subtracted. Depreciation is determined based on the expected usable life of an item or structural component. For example, the roof of a mobile home is expected or rated to last 15 years. Ten years following its installation, it is torn from the mobile home by a tornado. The cost to replace the roof is \$15,000. Since two-thirds of the roof's





If you rent your home to others, insurance companies offer “landlord” coverage in the form of a “Dwelling” policy. There are two common forms of Dwelling policies, DP-1 and DP-

3. The DP-1 is a very basic policy providing coverage for a minimal

number of perils. The DP-3 provides coverage somewhat comparable to a HO-3 policy, however there are differences. If you rent a room or a portion of your home, ask your agent what coverage you may need.

### Other Factors to Consider

When analyzing your coverage needs, these are some other factors to consider:



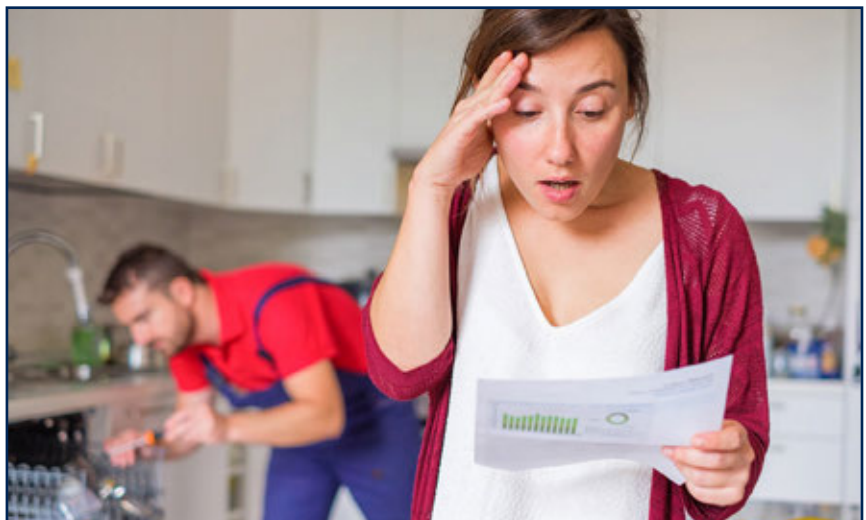
### COVERAGE AVAILABILITY WHEN STORMS THREATEN

You cannot obtain new or additional coverage when a tropical storm or hurricane watch or warning has been issued for any area within the state of Florida. Do not wait until the last minute to purchase your policy, especially during hurricane season (June 1 through November 30) when several storms can form simultaneously.



### BUILDING MATERIALS

The building materials used in the construction of your home will affect the cost to insure it. For example, it's more expensive to insure a frame house than one made of brick or masonry. If you are building a new home, using stronger construction materials and construction techniques can save you money on insurance premiums. Talk with your agent to see what discounts and/or reduced premiums are available to you.



### HOME WARRANTY PLANS



Homeowners' insurance can protect your home from losses due to fire, theft, and other perils. A home warranty plan offers a service contract that can pay for unexpected repairs to the home's plumbing, electrical system, appliances, etc., during the warranty period. However, these plans often contain many

coverage exclusions, benefit limitations and other performance stipulations. As with any insurance policy, it is important to read and understand the policy's contractual terms and conditions.

### Options if You Can't Locate Coverage

The following resources may be useful if you are having difficulty locating insurance for your home.

#### **FLORIDA MARKET ASSISTANCE PLAN (FMAP)**

The Florida Market Assistance Plan (FMAP) was created by the Florida legislature in 1985 as a service organization designed to assist consumers in obtaining property and casualty insurance coverage from authorized insurers in the private market.

The FMAP program matches those seeking

insurance coverage with participating licensed Florida agents who may be able to write the requested insurance policy. The matching agent(s) or insurer(s) then contact the interested party seeking coverage to determine eligibility and provide an offer where applicable. Their website is [www.fmap.org](http://www.fmap.org) and their toll-free telephone number is 1-800-524-9023.

#### **CITIZENS PROPERTY INSURANCE CORPORATION**

Citizens Property Insurance Corporation (Citizens)



is a non-profit, tax-exempt government entity. It was created by the Florida legislature to provide property insurance to those who are unable to locate coverage in the private market. Policies with Citizens are sold by local insurance agents and the property must meet certain eligibility requirements. For more details, please visit [www.citizensfla.com](http://www.citizensfla.com).

## **SURPLUS LINES COMPANIES**

“Admitted” or “Authorized” insurance companies are issued a Certificate of Authority from the [Florida Office of Insurance Regulation \(OIR\)](#). These companies are authorized to reject risks that do not meet their underwriting requirements. Underwriting criteria typically include the age of the home, construction type, age of the roof, the material used in the home’s plumbing or electrical wiring, the brand of electrical panel, and the age and type of heating or air conditioning, to name a few. The location of the home may also be an underwriting concern, especially if it is located near the coast, or on a barrier island. Other factors such as ownership of certain dog breeds, the presence of a trampoline, or unprotected elevated areas have the potential to rule out coverage from many Authorized carriers.

Surplus lines insurers help to fill the need for insurance coverage in certain underserved lines of insurance, as well as for consumers who cannot obtain coverage from authorized companies. Before placing coverage with a surplus lines insurer, your agent must apply to, and receive rejections from at least three authorized companies. If the residential structure has a replacement cost of \$700,000 or more, then rejection from at least one authorized insurer must be received.

A surplus lines carrier is exempt from the requirement to file its forms and rates with the OIR. In other words, the rates and policy forms of surplus lines companies are unregulated. This allows these

insurers to respond to the unmet coverage needs of customers. A surplus lines carrier is not covered by the [Florida Insurance Guaranty Association \(FIGA\)](#). In the

## **“SURPLUS LINES INSURERS’ POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.”**

event it becomes insolvent or goes out of business, if you have an unpaid claim or are due a refund of premium, there is no guarantee that the claim will be paid, or unearned premium will be refunded. A Surplus Lines policy must have stamped or written on its first page the following statement:



**“THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.”**



Additionally, the surplus lines policies must have stamped or printed on the face of the policy in at least 14-point, boldface type, the following statement:

Thoroughly read any surplus lines policy. Again, the OIR does not regulate the rates these companies charge, nor the forms they use. These policies often do not provide the same coverage or deductibles offered by the policies issued by authorized insurance companies.

## Your Lending Institution and Claims

Most mortgagees require you to purchase property insurance to protect their financial interest in the property. The mortgage holder has an interest in the dwelling and perhaps the unattached structures on the property. Therefore, the insurance company will include the mortgagee as a loss payee on those claim payments attributable to Coverages A and B (Dwelling, Other Structures). The mortgagee has no financial interest in the personal property, additional living expense or liability portions of the policy, so payments attributable to these coverages are issued solely to the policyholder.

The lender will inform you of its stipulations to obtain the money for repairs. In some instances, the lender will provide money up front for you to begin the repairs and as they are completed, you will show the



lender proof of the repairs and they will continue to advance money. In other instances, the lender may allow you to provide a signed contract for the repairs and they may pay the contractor directly as repairs are made. It is important for you to read your mortgage loan documents carefully to determine their disbursement policies for claim payments made by the insurers.

“vendor-placed” insurance.

If you feel your financial institution is withholding funds that are rightfully yours, call the [Florida Office of Financial Regulation \(OFR\)](#) at 1-850-487-9687.

### **FORCE-PLACED OR VENDOR-PLACED HOMEOWNERS' INSURANCE**

If you fail to obtain or maintain homeowners' insurance, your lender may purchase insurance to protect their interest, since loan contracts usually require it. This is called “force-placed” or

### **PRIVATE MORTGAGE INSURANCE**

Most homeowners know this type of coverage by its initials, PMI. This insurance helps protect lenders from default by borrowers. The mortgage company may require this type of insurance if your down payment is less than 20 percent of the value of the property. This insurance allows you to qualify for a larger mortgage than is otherwise available with a small down payment. The premium payments are made by the borrowers.



## **CREDIT LIFE INSURANCE**

This type of insurance may pay off your home in the event of your death. The premium for this insurance will vary depending on the face amount of coverage, the term of the loan and the age of the insured. Certain health related questions may also be asked on the application. Coverage is not guaranteed.

You may obtain this coverage for both spouses under one contract on a first-to-die basis. This means that the surviving spouse becomes the beneficiary. As with all insurance policies, it is a good idea to research which credit life insurance policy best fits your needs.

## **What About Building a New Home?**

If you plan to build your own home, a builder's risk policy may be what you need while the home is under construction. Coverage under a typical builder's risk policy covers the home from the start of construction and continues until a stated time found in the policy after construction is completed.

Builder's risk policies cover the structure while it is under construction. It generally covers the perils of theft, vandalism, fire or lightning, windstorm or hail, debris removal and back up of sewers or drains. Most policies only provide property damage coverages. So, if a passerby trips on the construction site, you may not have any liability protection. Many insurers will also agree to write a liability policy to cover your legal liability during the course of construction.



Before you start a home-construction project, find out whether you or your contractor should purchase a builder's risk policy. Individuals hiring a contractor to build a home can require them to obtain a builder's risk policy as part of the construction contract. However, please ensure that your legal liability is also covered, whether purchased on your behalf by the contractor or whether you purchase it yourself. Please read all the policy contracts carefully and consult your agent for any coverage clarification

Also, some homeowners' policies are used to cover a home under construction. You should contact your insurance agent or insurer for more information.

### Policy Termination

Authorized insurance companies can take up to 60 days to decide whether you meet their underwriting guidelines. Within this 60-day period, a company must give you

### NOTES



a 20-day notice if it intends to cancel the policy, except for nonpayment of premium, which requires a 10-day notice.

After 60 days, your company may cancel your policy if:

- You do not pay your premium;
- You misstated or misrepresented information on your application;
- You fail to comply with the company's underwriting requirements; or
- You increased your risks through new activities or home improvements.

After the 60-day period has lapsed, for reasons other than nonpayment of premium, the company must provide a 120-day notice before it may cancel your policy.

Companies may nonrenew your policy, with certain limitations, with proper notice. The nonrenewal notice must be provided at least 120 days in advance. The insurer must provide the specific reason for nonrenewal of the policy. There are some exceptions. Citizens must give a 45-day advanced notice when the policies are being assumed by an authorized insurer or when the OIR finds that the nonrenewal of some or all of an insurer's

# KNOW WHAT YOUR POLICY COVERS



policies is necessary to protect the best interest of the policyholders.

You may cancel your policy at any time by providing a written request. Please note, some companies may refuse to back date the effective date of the cancellation or may request additional documentation. You should receive a refund of any unearned premium. However, if you cancel an insurance policy early, the company may retain 10% of the unearned premium amount. If you are changing insurance policies or companies, make sure you do not have a gap in coverage between the two policies. This could result in your mortgage company adding the cost of a force-placed policy to your mortgage. Some companies may charge a penalty if the coverage had not been in effect on a continuous basis.

## Deductibles

Typically, policies have two types of deductibles: Hurricane Deductible and All Other Peril Deductible. Some policies may also have a separate roof deductible. In the event of a hurricane, only the Hurricane





Deductible will apply.

## Special Limits on Certain Personal Property

Homeowners' insurance policies usually have special limits of coverage on personal items such as cash, jewelry, silverware, guns, antiques. If you need additional coverage for these items, talk to your insurance agent. In most cases, additional coverage can be obtained by paying an additional premium.

## Replacement Cost versus Actual Cash Value

There are two settlement options available when purchasing insurance on your home. You can elect to insure your home and personal property for Actual Cash Value or Replacement Cost.

### REPLACEMENT COST

Replacement Cost is the amount needed to repair or replace your damaged property with materials of similar kind and quality, without deducting for depreciation (the decrease in the value of your home or personal property due to normal wear and tear).

### ACTUAL CASH VALUE

Actual Cash Value is the amount needed to repair or replace an item, less depreciation. For example, your insurance company would deduct for the age and condition of a 17-year-old roof with a 20-year life expectancy. In this scenario, you have used 17 out of 20 years expectancy. You would be paid for the remaining three years value.

Here is how both settlement options work in practice. Let's say in 2019, you purchased a new refrigerator, with a life expectancy of 10 years, for \$1,000. It was destroyed by a fire in 2022. If the settlement option available on your insurance policy is Actual Cash Value, your insurer will pay an amount that reflects the current value of the 2019 refrigerator. You have used three years of the 10-year expectancy and would receive the value for the remaining seven years, approximately \$700. A policy that settles claims based on the Actual Cash Value will consider depreciation. A Replacement Cost policy would cover the cost



to replace the refrigerator with a new one of the same kind and quality, even if the cost to replace it is more than what you paid in 2019.

Your agent should include Replacement Cost coverage on your dwelling. In order to receive the replacement cost benefit, most homeowners' insurance policies require the policyholder to insure their home for at least 80% of its replacement value.

If your home is covered by a Replacement Cost policy that requires you to have it insured for at least 80% of its replacement cost, and you do not



insure the correct amount, you may become a co-insurer for any partial loss claim.

For instance, if you insure the home for \$100,000 and the true replacement cost is \$200,000, you should have insured the home for at least \$160,000. If you have a loss of \$25,000, the company will pay only \$15,625, less your deductible, for the claim. The formula used by the insurer to determine the amount they owe in this example is the amount of insurance carried divided by the amount of insurance required, times the amount of loss, equals the amount payable by the insurance company (\$100,000 divided by \$160,000 times \$25,000 = \$15,625 and then subtract the deductible.)

## Windstorm Coverage

Virtually all homeowners' insurance policies are required to cover damage caused by windstorms, hurricanes and hail, unless you provide a specific signed and dated statement requesting to exclude the coverage. If your home is in the Wind-Pool Area, it is likely that windstorm coverage is excluded in your regular homeowners' policy and you must purchase a separate windstorm policy if you want the coverage. Most lenders require you to carry windstorm coverage if you have a mortgage.

## Flood Insurance

Most homeowners' policies exclude flood damage (rising water). Flood insurance is available through the National Flood Insurance Program (NFIP) or through private insurers. If your home is in a special flood hazard area, an elevation certificate may be submitted with your application. This certificate may help inform as to what mitigation efforts can be taken to lower the flood risk and affect eligibility for certain





discounts. Private insurance companies have entered the flood insurance market over the past several years. In some instances, you may be able to purchase flood insurance through the same insurance company that provides your homeowners' coverage. Flood policies issued by private insurers must provide at least the coverage included in policies issued by the NFIP. For general inquiries about the National Flood Insurance Program, call 877-336-2627, or contact your insurance agent.

Flood insurance is available for your home and personal property. Normally, there is a 30-day waiting period before a flood insurance policy becomes effective with the NFIP, unless the policy is purchased at the same time you purchase or refinance your home. Flood Insurance can be obtained from your local agent.

## Sinkholes and Catastrophic Ground Cover Collapse

Insurers are not required to automatically include sinkhole coverage on homeowners' insurance policies. In some cases, sinkhole coverage may be offered, but the insurer has a right to inspect the premises for possible sinkhole activity and decline coverage if it is found. In other cases, the insurer may decline sinkhole coverage if your home is within a certain distance of confirmed sinkhole activity. For a sinkhole claim to be covered, "structural damage" must be present. The term "structural damage" is defined in Florida law. In short, the integrity of the structural members of the dwelling must be in danger of collapse. (s. 627.706, F.S.)

Insurance companies must include "catastrophic ground cover collapse" (CGCC). CGCC is defined as geological activity that results in all the following:



- The abrupt collapse of the ground cover;
- A depression in the ground cover clearly visible to the naked eye;
- Structural damage to the building, including the foundation; and
- The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

Surplus Lines insurers are not required to offer sinkhole coverage, but many do. Ask your agent for details.

## Ordinance or Law Exclusion

If a local building ordinance or laws change, your cost to repair or replace your home may increase. Authorized insurers are required to include Law and Ordinance coverage of 25% of the dwelling amount on homeowners' policies except mobile homes, renters' policies or condominium unit owners' policies. They are also required to offer a limit of 50% of the dwelling amount, for which additional premium would be charged.

This is how it works: Let us say your home was built in 1989 and during a hurricane in 2022 more than 50% of it was damaged. At the time of the hurricane, the building code required you to rebuild the entire structure to comply with current building codes. The 2022 building code required replacement and not repair. Ordinance or Law coverage could help demolish the undamaged portion and rebuild the home to comply with the current building code. Complying with current building codes may require changes in design and/or building materials which could result in you paying more to repair or rebuild your home. In the example above, if you did not have this valuable coverage, the insurance company would not pay for the demolition of the undamaged portion of the structure or the increased cost to comply with the current building code.

## Mold



# Sample Declarations Page

A Declarations Page functions as a summary of all the essential information contained in your insurance policy.

## SAFE ALL INSURANCE COMPANY HOMEOWNERS' POLICY DECLARATIONS

Name and contact information of insurance company & agent

**SAFE ALL INS CO**  
P.O. Box 1075  
Thisston, FL 12345-6789  
(123) 456-7891

**AGENT: TONY PRIZE, #194722**  
2047 Octavia Way  
Tiptree, FL 10112-1312  
(123) 456-7891

Insured name & mailing address, mortgage information

**INSURED NAME AND ADDRESS:**  
Estelle Clarion & James Delany  
596 Crossover Way  
Clay, FL 17189-2021

**MORTGAGE INFORMATION:**  
Apollo Savings Mortgage Co  
P.O. Box 120140, Dept. 12  
Leto, TX, 22231

Policy number, type of form & effective date

**POLICY NO. FHO295000    POLICY FORM: HO-3    POLICY EFFECTIVE DATE: 3/28/22 to 3/28/202**

Premium amount due

**TOTAL ANNUAL POLICY PREMIUM: \$854.00**  
**HURRICANE PORTION OF PREMIUM: \$297.00**  
**NON-HURRICANE PORTION OF PREMIUM: \$505.00**

**Section I**  
premium summary & limits

Coverage is provided where a premium or limit of liability is shown for the coverage.

<b>SECTION I - PROPERTY COVERAGES</b>	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Coverage A - Dwelling	\$160,000	\$859.00
Coverage B - Other Structures	\$3,200	Included
Coverage C - Personal Property	\$104,250	Included
Coverage D - Loss of Use	\$20,850	Included
Ordinance or Law: 25% of Coverage A	\$40,000	-57.00

Hurricane & All Other Perils deductibles (amounts policyholder must pay per claim)

**SECTION I - DEDUCTIBLES:** In case of property loss, we only cover that part of loss over the deductible(s) stated:

All Other Perils (other than Hurricane):	\$1,000
<b>HURRICANE: 2% OF Coverage A</b>	<b>\$3,200</b>
Sinkhole:	Not Included

**Section II**  
premium summary & limits

<b>SECTION II - LIABILITY COVERAGES</b>		
Coverage E - Personal Liability	\$100,000	Included
Coverage F - Medical Payments	\$1,000	Included

**Optional coverages**  
premium & limits

<b>OPTIONAL COVERAGES:</b>		
Water Backup and Sump Overflow	\$5,000	\$25.00

Discounts, surcharges, policy fees, forms & endorsements

**DISCOUNTS AND SURCHARGES**  
Proof of Updates - Roof Only  
Windstorm Loss Mitigation  
Total discounts and/or surcharges applied: -2,083.00

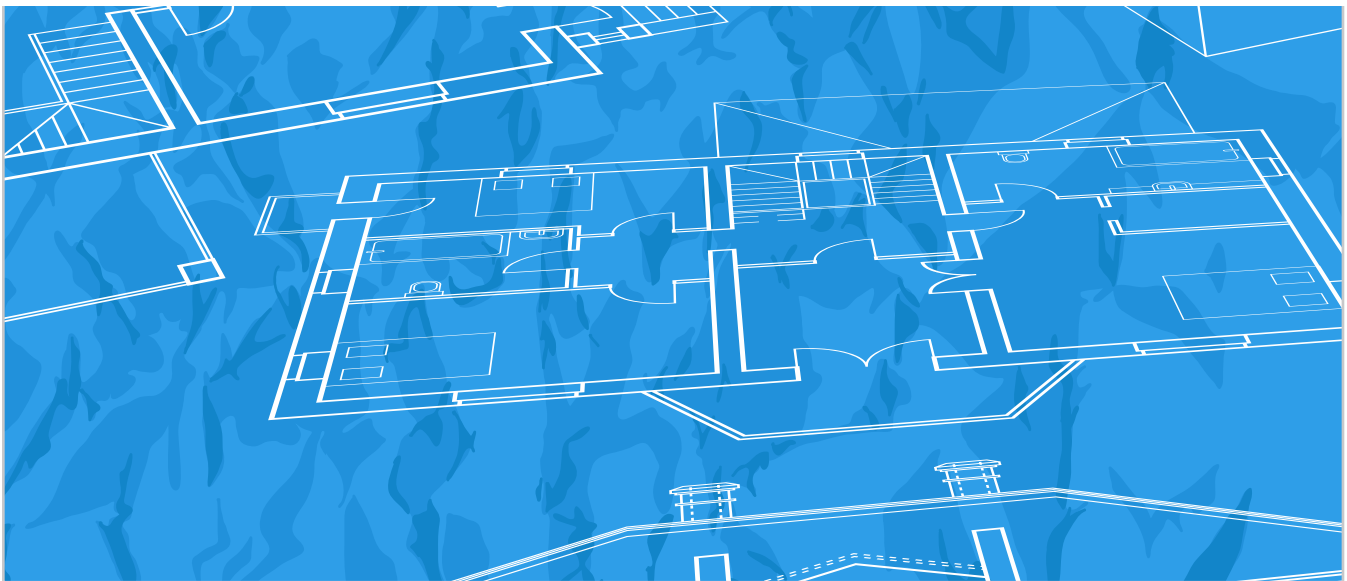
**Policy Fees:**  
Managing General Agency (MGA) Fee \$25.00  
Emergency Management Preparedness and Assistance Surcharge \$2.00

**FORMS AND ENDORSEMENTS**  
Homeowners' 3 Special Form (HO-3) SAIC HO3 11 16  
Limited Water Damage Coverage SAIC WBU 11 14  
Water Backup and Sump Overflow Coverage SAIC WBU 05 17

Rating information

**RATING INFORMATION Construction Type: Masonry Year Built: 1971 Dwelling Type: Single Family**

## PROPERTY INVENTORY and CLAIM PROCESS



Typically, mold that results from a covered peril is covered under your homeowners' policy, although the amount can be limited. An example of a covered peril would be a sudden and accidental discharge of water from a burst pipe.

Most insurers limit the amount of mold-related coverage (such as testing and mitigation) it will provide. The most common limit we see is \$10,000. In some cases, an insured can purchase higher limits of mold coverage for an additional premium. Other insurance companies exclude coverage for mold-related claims altogether.

We recommend completing a room-by-room inventory. If you have a claim, you will be able to provide complete and accurate information to the insurer so your claim process can move forward quickly. The more detailed documentation you can supply during the claims process, the fewer problems and delays you will experience.

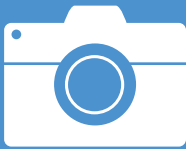
The following inventory includes the main rooms of a home, but do not forget other areas such as your closets, basement, attic, garage, porch, patio, workroom or sheds. In addition to completing an inventory, take photos of your personal property. Pictures add details about your inventory that written documents cannot. Also, include serial numbers if they are available.



Once the inventory is complete, estimate the replacement cost of your property using current prices and compare that amount to your personal property coverage limit. If you feel your coverage should be increased, contact your agent. Also, review your inventory list for items that may

<input type="checkbox"/> LIVING ROOM	<input type="checkbox"/> KITCHEN	<input type="checkbox"/> BEDROOMS	<input type="checkbox"/> OTHER
<input type="checkbox"/> DINING ROOM	<input type="checkbox"/> FAMILY ROOM	<input type="checkbox"/> BATHROOMS	<input type="checkbox"/> _____

be underinsured due to the limitations on certain types of personal property (discussed earlier). Since insurance policies differ, you should review your own insurance policy for the list of personal property



subject to limitations. If you determine you need additional coverage for any of these items, contact your insurance

agent.

It is very important to update your inventory at least once a year.

### FINANCIAL ACCOUNT INFORMATION

Name of Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Website: \_\_\_\_\_

NAME OF INSTITUTION:

### MORTGAGE INFORMATION

Name of Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Website: \_\_\_\_\_



LIVING ROOM INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>FURNITURE</b>					
Sofas/chairs					
Mirrors					
Lamps					
Rugs/carpet					
Tables					
Curtains/draperies					
Entertainment center					
Bookcases/books					
Other					
<b>ARTS &amp; CRAFTS</b>					
Pictures/Paintings					
Sculptures/Pottery					
Other					
<b>ELECTRONICS</b>					
Television					
Stereo					
VCR/DVD					
CDs					
Telephones					
Computer					
Clocks					
Other					
<b>MISCELLANEOUS</b>					
Air Conditioner					
Cabinets					
Fireplace Fixtures					
Blinds					
Other					
<b>ADDITIONAL NOTES:</b>					





DINING ROOM INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>FURNITURE</b>					
Tables					
Chairs					
Cabinets					
Curtains/Draperies					
Chandeliers/Lamps					
Mirrors					
Rugs/Carpet					
Other					
<b>ARTS &amp; CRAFTS</b>					
Pictures/Paintings					
Sculptures/Pottery					
Other					
<b>ELECTRONICS</b>					
Telephones					
Clocks					
Other					
<b>MISCELLANEOUS</b>					
China/Crystal					
Glassware					
Table Linens					
Blinds					
Other					
<b>ADDITIONAL NOTES:</b>					



KITCHEN INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>FURNITURE</b>					
Floor Mats					
Cabinets					
Curtains/Draperies					
Tables					
Chairs					
Other					
<b>MAJOR APPLIANCES</b>					
Freezer					
Refrigerator					
Oven					
Microwave					
Other					
<b>UTENSILS</b>					
Pots/Pans					
Silverware					
Glasses					
Plates/Dishes					
Cooking Utensils					
Other					
<b>MISCELLANEOUS</b>					
Blender					
Toaster					
Can Opener					
Coffee Maker					
Pictures/Paintings					
Blinds					
Cabinets					
Other					
<b>ADDITIONAL NOTES:</b>					



FAMILY ROOM (DEN) INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>FURNITURE</b>					
Tables					
Sofa/Chairs					
Rugs/Carpet					
Entertainment Center					
Game Table					
Bookcases/Books					
Desks					
Mirrors					
Other					
<b>ARTS &amp; CRAFTS</b>					
Pictures/Paintings					
Sculpture/Pottery					
Other					
<b>ELECTRONICS</b>					
Television					
VCR/DVD					
Stereo					
CDs					
Computer					
Video Game System					
Clocks					
Other					
<b>MISCELLANEOUS</b>					
Blender					
Toaster					
Can Opener					
Coffee Maker					
Pictures/Paintings					
Blinds					
Cabinets					
Other					
<b>ADDITIONAL NOTES:</b>					



BEDROOMS INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>FURNITURE</b>					
Beds					
Nightstands					
Lamps					
Desks					
Rugs/Carpet					
Bed Linens					
Curtains/Draperies					
Dressers					
Bureaus/Chests					
Bookcases/Books					
Mirrors					
Other					
<b>ARTS &amp; CRAFTS</b>					
Pictures/Paintings					
Sculpture/Pottery					
Other					
<b>ELECTRONICS</b>					
Television					
VCR/DVD					
Stereo					
CDs					
Computer					
Clocks					
Other					
<b>MISCELLANEOUS</b>					
Blinds					
Clothing					
<b>ADDITIONAL NOTES:</b>					



BATHROOMS INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>FURNITURE</b>					
Hamper					
Floor/Bath mats					
Mirrors					
Light Fixtures					
Bathtub					
Curtains/Draperies					
Other					
<b>ARTS &amp; CRAFTS</b>					
Pictures/Paintings					
Sculptures/Pottery					
Other					
<b>ELECTRONICS</b>					
Electric Toothbrush					
Hair Dryer					
Shaver					
Curlers					
Other					
<b>MISCELLANEOUS</b>					
Towels/Linens					
Toiletries					
Bathroom Scale					
Other					
<b>ADDITIONAL NOTES:</b>					



OTHER INVENTORY					
ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
<b>VEHICLES</b>					
Cars/Trucks					
Boats					
RVs					
Other					
<b>JEWELRY</b>					
<b>COLLECTIBLES</b>					
<b>COMPUTER HARDWARE</b>					
<b>ELECTRICAL DEVICES</b>					
<b>REAL ESTATE</b>					
<b>ADDITIONAL NOTES:</b>					



### OTHER INVENTORY

ITEM	QTY	PURCHASE DATE	PURCHASE PRICE	BRAND NAME	MODEL/SERIAL #
Cameras					
Furs					
Antiques					
Tools					
Firearms					
Plants					
Toys/Porcelain Dolls					
Telescope					
Fish/Fish Tanks					
Musical Instruments					
Outdoor Furniture					
Lawnmower					
Other					

**ADDITIONAL NOTES:**



ADDRESS:

PHONE NUMBER:

ACCOUNT NUMBER:

WEBSITE:



## Mortgage Information

If your home is mortgaged, any insurance claim settlement payment attributable to repair of the dwelling will be made out to you and the mortgage holder. You will need to keep the mortgage holder informed of the process and arrange a schedule of release of funds for repairs.

## The Claims Process

If you have a covered loss, you should determine if the amount of the loss exceeds your policy deductible.



If the damage exceeds your deductible by an amount that you believe is to be sufficient to justify filing a claim with your insurer, then do so as soon as possible. Remember, one of your duties as outlined in your policy is to file the claim in a timely manner.







<b>COMPANY ADJUSTERS</b>	They work for and are paid by the insurer to inspect and estimate your loss. They submit a report directly to the insurer which is used to determine the appropriate amount of payment to you. In the event of a disaster, emergency adjusters are licensed to assist in Florida and may be appointed by an insurance company or an independent adjusting firm.
<b>INDEPENDENT ADJUSTERS</b>	They may be self-employed or work for an independent adjusting firm. Independent adjusters and their firms are hired and paid by insurers to adjust the claims of their policyholders. They inspect to determine the cause of damage, estimate the extent and report it to the insurers. The insurers make the final decision regarding the cause and scope of the damage, and the cost to repair or replace the damaged property.
<b>PUBLIC ADJUSTERS</b>	They may be self-employed or work for a public adjusting firm. You may hire a public adjuster to estimate your damage and negotiate a settlement on your behalf with the insurer. A public adjuster charges a fee to handle the claim on your behalf. Their fee is normally stated on the contract as a percentage of the amount they collect on your behalf. In Florida, there are limitations on the amount public adjusters can charge depending on the type of claim you have. When you call to verify a public adjuster’s license, you should also verify that the amount they are charging you is correct.

Whether your home is damaged by a hurricane or any other cause, you must make reasonable emergency repairs to prevent further damage. Always take photos of any damaged property and save all receipts for material and labor used in making emergency repairs. Do not throw away any damaged personal



property until instructed to do so by the adjuster. The insurer has a right to inspect the damage before you receive any payment. (See next section for more information about adjusters.)

Keep a phone log of the dates, times, and names of all persons you speak to regarding your claim. Also, keep a copy of anything



you sign.

## Types of Adjusters

When you report a claim to your insurer, they normally assign an adjuster to inspect and estimate your

### ADJUSTER INFORMATION

Adjuster Name \_\_\_\_\_

Adjuster's Company \_\_\_\_\_

Adjuster's Phone \_\_\_\_\_

Adjuster's License \_\_\_\_\_

Claim Number \_\_\_\_\_

### PHONE LOG

Date/Time \_\_\_\_\_ Date/Time \_\_\_\_\_

Person's Name \_\_\_\_\_ Person's Name \_\_\_\_\_

Subject: \_\_\_\_\_ Subject: \_\_\_\_\_

Date/Time \_\_\_\_\_ Date/Time \_\_\_\_\_

Person's Name \_\_\_\_\_ Person's Name \_\_\_\_\_

Subject: \_\_\_\_\_ Subject: \_\_\_\_\_

**NOTE:** An assignment of benefits (AOB) is an agreement that is commonly used in homeowners' insurance claims by restoration companies and contractors. An AOB is an agreement that, once signed, transfers the insurance claims rights or benefits of the policy to a third-party. This gives the third-party the authority to file a claim, make repair decisions and collect insurance payments without the involvement of the homeowner. Sometimes AOB language is included in the repair contract.

*The use of AOB contracts for policies issued on or after 01/01/2023 is prohibited.*



## Options Available If You Have a Claim Dispute

Sometimes there is disagreement between the insurance company and the policyholder involving either the cause or the extent of the damage. Prior to filing a lawsuit, read your insurance policy. It may be beneficial to attempt to resolve the disagreement by using one of the following Alternative Dispute Resolution forums. Your Insurance policy may mandate the use of arbitration and preclude you filing a lawsuit for the claim – read your policy.

**MEDIATION:** This is an informal process where a trained, neutral mediator tries to help resolve the dispute without dictating the outcome. The insurance company pays the cost of the mediation process. Mediation is not binding on either party. You are not required to accept the offer made by the company at the mediation conference. To determine if your claim qualifies for mediation, call the Florida Department of Financial Services, Insurance Consumer Helpline toll-free at 1-877-MY-FL-CFO (1-877-693-5236).

**ARBITRATION OR APPRAISAL:** You may request arbitration or appraisal if either of these options is offered in your policy. In this process each party chooses an arbitrator or appraiser who will negotiate to reach a settlement. If they cannot agree, they will hire an umpire. Each party pays its own arbitrator or appraiser. The cost of the umpire is shared by you and the insurer. Both you and the insurance company must accept the outcome of this process.





## Before the Storm

- Reviews your insurance policy to make sure you are adequately covered, and your coverage is up to date.
- Make sure you have a designated place to meet other family members in the event of an emergency. If you are directed to a specific location by local authorities, make sure other family members know where you are.
- Listen to the news on your TV or radio to receive emergency instructions from local authorities and to keep up with the current weather conditions. You should have a battery-operated radio available in case you lose power. Make sure you have extra batteries on hand.
- If you know a storm is headed your way, fill up your gas tank in case you must evacuate. It is not always easy to find an operating gas station as the storm approaches.
- You should always have an emergency kit for injuries or illnesses on hand. It is a good idea to have one located permanently in your vehicle. This includes cloth face coverings, disposable gloves and hand sanitizer.
- If you must evacuate, try to contact your employer and let them know your plans.
- Make advance plans for your pets. Not all public shelters or hotels allow animals unless they are “service animals”. Make a kit for your pet(s) that includes: pet crate; food and water bowls, medications with instructions; copies of current veterinary records; leashes and collars; a photo of each pet; and cat litter and box, if applicable.
- Before a storm arrives, move any outside furniture or other valuables into your home and lock all windows and doors. Pick up any loose items in the yard as they can become projectiles in a storm.
- It is a good idea to keep cash on hand. ATMs will not work if the power is out, and banks may not be able to restock the ATMs for a while once power is restored.
- Check on your neighbors to see if they need assistance.

## As the Storm Approaches

Make sure your family has a plan of evacuation, including a list of people to contact in the event you need to leave the area. List individuals to be contacted before and after evacuation (one person should be located out of state if possible).

### PERSONAL CONTACTS

Name \_\_\_\_\_

Name \_\_\_\_\_

Email \_\_\_\_\_

Email \_\_\_\_\_

Phone #s \_\_\_\_\_

Phone #s \_\_\_\_\_

### EVACUATION ROUTES

Route One \_\_\_\_\_

Route Two \_\_\_\_\_

Storm Shelter \_\_\_\_\_

Storm Shelter \_\_\_\_\_



**DON'T FORGET MEDICAL INFORMATION!**

- List of necessary medications
- Health insurance ID cards
- Record of immunizations/allergies
- Disabilities documentation
- Dental records
- Child identity cards
- Living will

**Note: If you take prescription medications regularly, you should contact your pharmacy before a storm strikes to get prescriptions filled so that you don't run out.**

**MEDICAL INFORMATION**

Physician \_\_\_\_\_

Physician Phone \_\_\_\_\_

Pharmacy \_\_\_\_\_

Pharmacy Phone \_\_\_\_\_



# LEGAL and FINANCIAL DOCUMENT CHECKLISTS



Make sure you have the following information, including correct phone numbers for your insurance companies. Review your coverage to make sure it is adequate for your current circumstances. If you are missing some of this information and are unsure where to obtain it, see the list of resources at the end of this list. These items may be useful if you need to file for government disaster assistance, tax assistance, etc.

## Insurance Policies

- Property Insurance
- Auto Insurance
- Health Insurance
- Life Insurance
- Other

## Financial Information

- Bank/Credit Union Statements
- Credit/Debit Card Statements
- Retirement Accounts (401K, TSP, IRA)
- Investment Accounts (Stocks, Bonds, Mutual Funds)



## Tax Information

Tax returns from the previous year may be required to apply for loans and to verify your income in the event you need to apply for assistance.

- Previous Year's Income Tax Return
- Property Tax Statement
- Personal Property Tax (i.e. Car Tax)

## Sources of Income/Assets

You may be required to provide verification of your income and its source if you need to apply for assistance.

- Recent Pay Stubs for All Sources of Income
- Government Benefits (e.g. Social Security, Temporary Assistance for Needy Families, Veterans')
- Alimony Income
- Child Support Income
- Professional Appraisals of Personal Property
- Rewards Accounts (e.g., Frequent Flyer Programs, Hotel Rewards)

## Financial Obligations

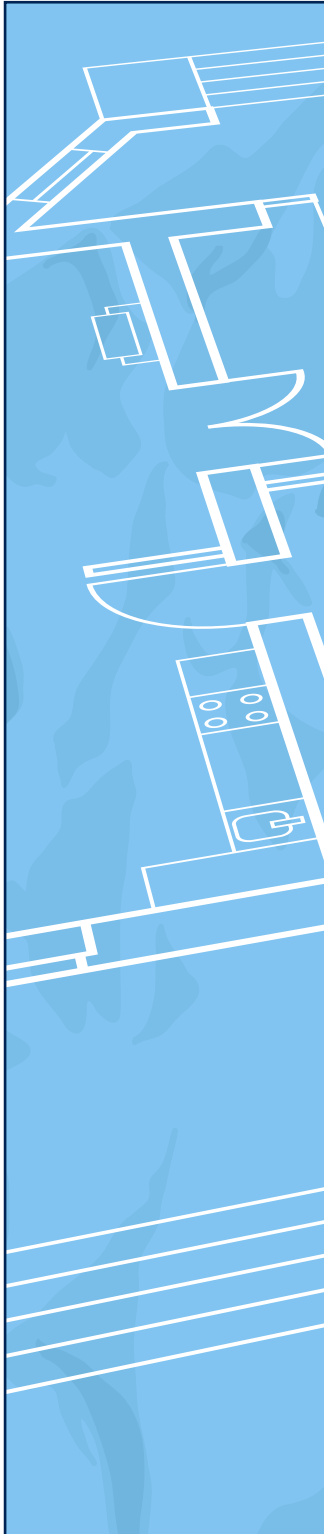
Having a record of your financial obligations can be extremely important to demonstrate your discretionary income and to qualify for income-based assistance following a disaster. If you do not have a lease, having proof of utility payments is very important to demonstrate residence in the home.

- Mortgage Statement
- Lease
- Utility Bills (Electric, Water, Gas)
- Car Payment
- Student Loan
- Alimony Payments
- Child Support Payments
- Elder Care Facilities
- Other Debt



## Vital Insurance Information

The following information will be important immediately after a storm and will help expedite the filing of claims. Perform an annual review of the type and amount of coverage you have and know what each of your insurance policies cover. Make sure you are adequately protected in the event of a loss.



### PROPERTY INSURANCE

Company \_\_\_\_\_

Policy Number \_\_\_\_\_

Company Phone # \_\_\_\_\_

Company Address \_\_\_\_\_

Deductible \_\_\_\_\_

Premium Due Date \_\_\_\_\_

### WIND ONLY POLICY

Company \_\_\_\_\_

Policy Number \_\_\_\_\_

Company Phone # \_\_\_\_\_

Company Address \_\_\_\_\_

Deductible \_\_\_\_\_

Premium Due Date \_\_\_\_\_

### AUTO INSURANCE

Company \_\_\_\_\_

Policy Number \_\_\_\_\_

Company Phone # \_\_\_\_\_

Company Address \_\_\_\_\_

Deductible \_\_\_\_\_

Premium Due Date \_\_\_\_\_



### HEALTH INSURANCE

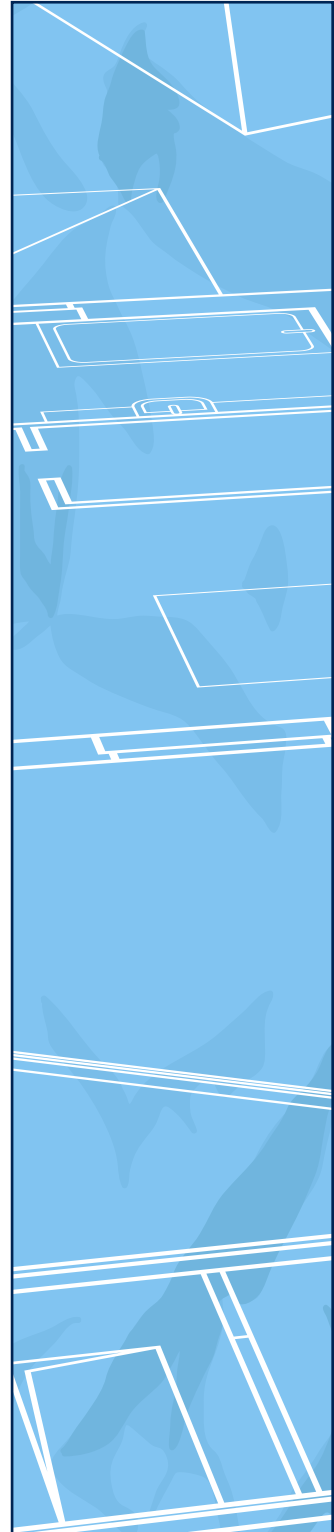
Company \_\_\_\_\_  
Policy Number \_\_\_\_\_  
Company Phone # \_\_\_\_\_  
Company Address \_\_\_\_\_  
Deductible \_\_\_\_\_  
Premium Due Date \_\_\_\_\_

### LIFE INSURANCE

Company \_\_\_\_\_  
Policy Number \_\_\_\_\_  
Company Phone # \_\_\_\_\_  
Company Address \_\_\_\_\_  
Deductible \_\_\_\_\_  
Premium Due Date \_\_\_\_\_

### OTHER INSURANCE (Such as: Boat, Flood)

Company \_\_\_\_\_  
Policy Number \_\_\_\_\_  
Company Phone # \_\_\_\_\_  
Company Address \_\_\_\_\_  
Deductible \_\_\_\_\_  
Premium Due Date \_\_\_\_\_







## Special Note about Security Concerns

Electronic payments, credit/debit cards and software programs for taxes and other finances require a password, PIN (Personal Identification Number) or personal security questions as an extra measure of protection. It is important to keep these access codes secure. DO NOT include a list of passwords and PINs in your documents.

Choosing secure passwords is one of the most important things you can do to keep your electronic accounts safe and avoid the headaches and potential losses caused by security breaches. Be sure to select a password or PIN that is something you will be able to remember, but that is NOT something easily associated with you, such as a birth date, phone number, nickname or other reference someone could easily discover. Never write your password down or store it in an unencrypted file.

NEVER give out a password or PIN for any account to anyone, no matter who the person is or claims to be. No customer service representative, systems administrator or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to get access.

## How to Get Important Documents

You can obtain copies of birth, death, marriage, divorce and adoption certificates from your state health or social services administrations for a minimal fee.

The IRS requires all U.S. Citizens who receive income to have a Social Security Number. You can find assistance in obtaining replacement cards at <https://faq.ssa.gov/en-US/Topic/article/KA-02017> or you may visit your local Social Security Office.

If you need to replace your passport, a copy of your passport helps expedite this process. Additional information may be obtained at <https://travel.state.gov/content/travel/en/News/passports/replacing-your-passport-after-the-storm.html>.

If you need to replace naturalization documents, please visit <https://www.uscis.gov/n-565>. Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States. Additional information regarding U.S. Citizenship and Immigration Services is also available at the site listed above.

A will is an extremely important document that can help reduce family conflicts, probate, time and expenses during the stressful time of losing a loved one. A Short Form Will is an uncomplicated will, used to give all assets equally to one or more heirs and can generally be obtained for less than \$10. Most financial planners can help you with this or you can contact your local legal aid offices.

A power of attorney (POA) is a legal document that authorizes another person to act on your behalf. That person does not have to be an attorney, just someone you trust to make decisions for you if you cannot make them yourself. A power of attorney can grant complete authority or can be limited to certain acts and/or for certain periods of time.

If you need a copy of your mortgage or deed of trust, contact your lending institution. Proof of home ownership may be required in order to receive federal disaster assistance.

If you do not have the title or registration to your vehicle, you should be able to get a duplicate title or registration from your local Department of Motor Vehicles.



**DEPARTMENT OF FINANCIAL SERVICES  
INSURANCE CONSUMER HELPLINE  
1-877-MY-FL-CFO (1-877-693-5236)**

**March 2024**

