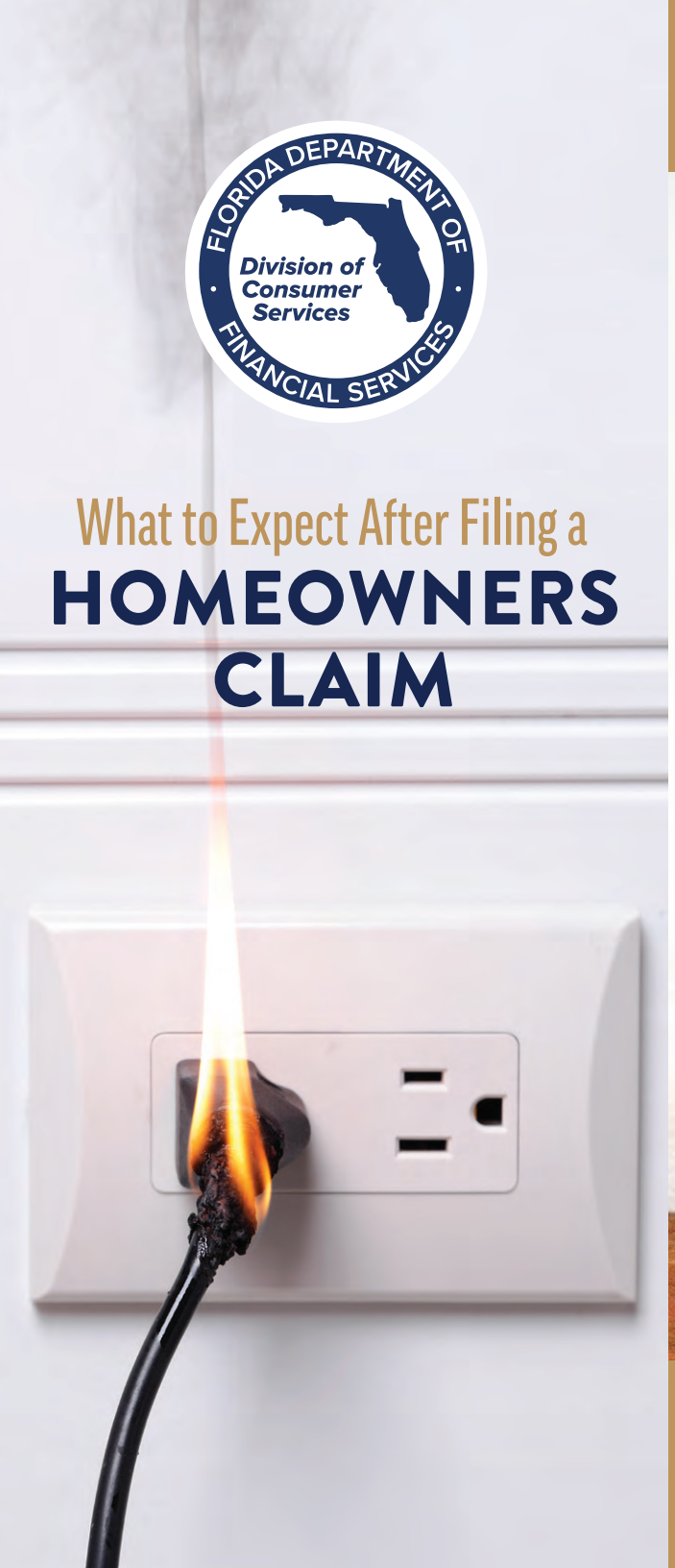


What to Expect After Filing a HOMEOWNERS CLAIM

What to Expect After Filing a Homeowners Claim

(All timeframes are estimates.)

IMMEDIATELY

Report the claim to your insurance company or agent.

Make emergency repairs to protect your property from further damage, such as placing a tarp on your roof or plywood over a broken window to prevent further leaks into your property. Take photos before and after the repairs and keep receipts.

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

Take photos or video of damaged items. Only dispose damaged items that present a health risk.

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

WEEK 2

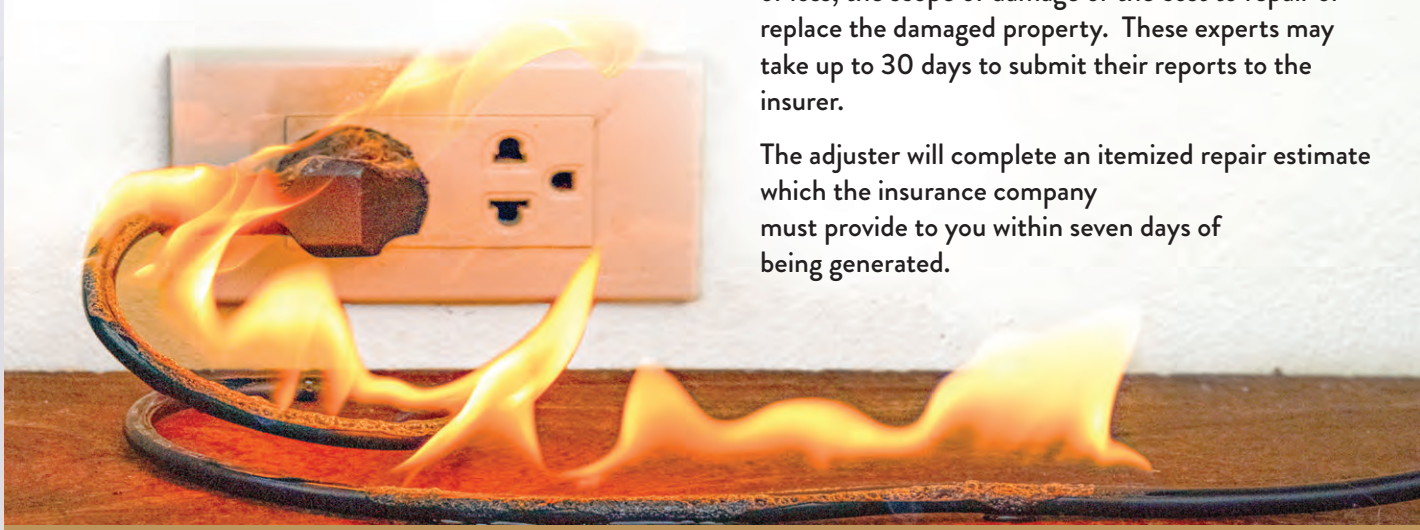
Within seven days of reporting the claim, your insurance company should acknowledge your claim and send you a Homeowner Claims Bill of Rights Notice.*

Your insurance company may send a field adjuster or use electronic means like drones to conduct additional inspections of the damage. The adjuster may physically or electronically provide instructions on submitting receipts for emergency repairs and reimbursements and discuss the claims process with you.

WEEK 2 - 6

If needed, other professional experts such as engineers, are hired to determine the exact cause of loss, the scope of damage or the cost to repair or replace the damaged property. These experts may take up to 30 days to submit their reports to the insurer.

The adjuster will complete an itemized repair estimate which the insurance company must provide to you within seven days of being generated.



*This does not apply if your policy is issued by a surplus lines insurer, or the National Flood Insurance Program (NFIP) 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 insurer, the NFIP, or a policy underwritten by the NFIP, but issued by a standard insurance company. Flood policies that are not underwritten by the NFIP may be eligible for Mediation.

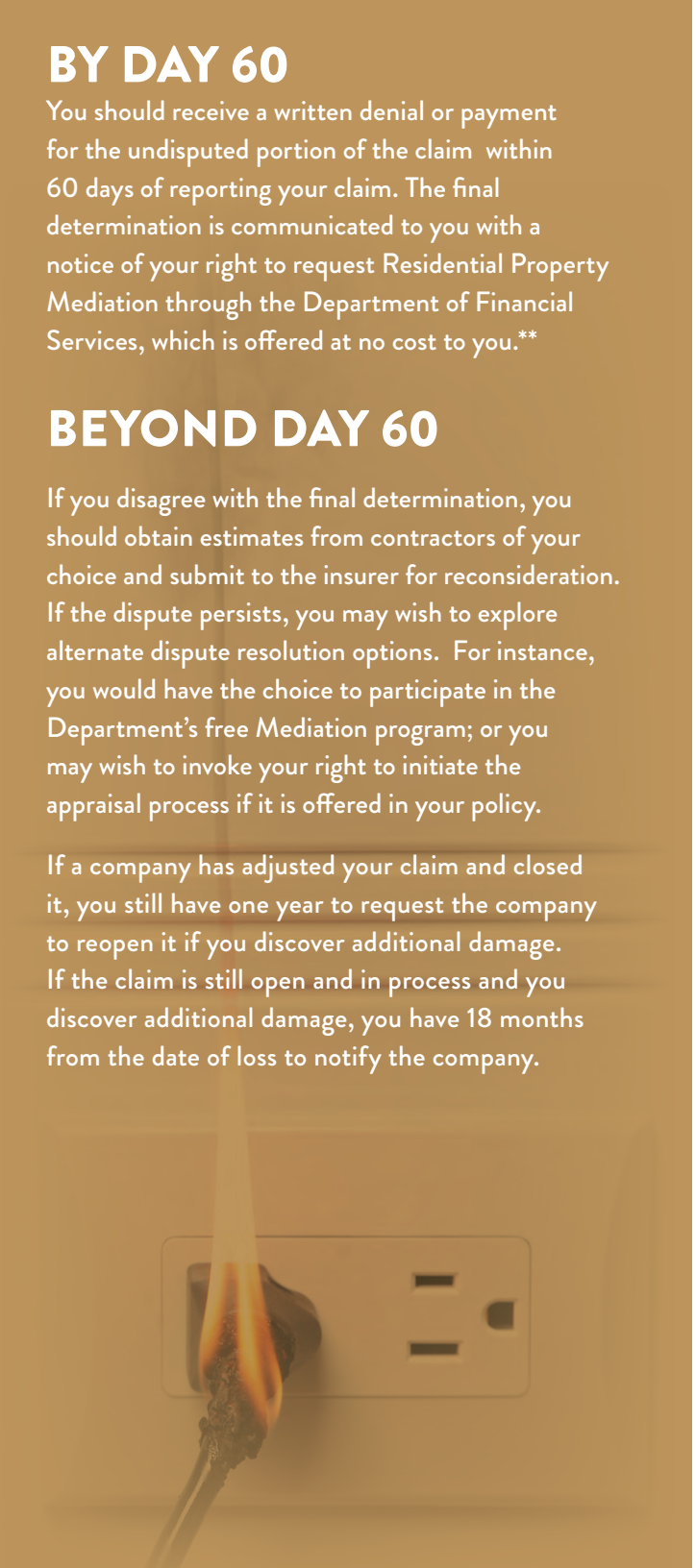
BY DAY 60

You should receive a written denial or payment for the undisputed portion of the claim within 60 days of reporting your claim. The final determination is communicated to you with a notice of your right to request Residential Property Mediation through the Department of Financial Services, which is offered at no cost to you.**

BEYOND DAY 60

If you disagree with the final determination, you should obtain estimates from contractors of your choice and submit to the insurer for reconsideration. If the dispute persists, you may wish to explore alternate dispute resolution options. For instance, you would have the choice to participate in the Department's free Mediation program; or you may wish to invoke your right to initiate the appraisal process if it is offered in your policy.

If a company has adjusted your claim and closed it, you still have one year to request the company to reopen it if you discover additional damage. If the claim is still open and in process and you discover additional damage, you have 18 months from the date of loss to notify the company.



CONSUMER TIPS

- Contact the Division of Consumer Services for questions or assistance online at: MyFloridaCFO.com/Division/Consumers/NeedOurHelp.
- Contact your insurance company before entering 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 https://www2.MyFloridaLicense.com/. 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.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Division of Consumer Services

1-877-MY-FL-CFO

(1-877-693-5236)

MyFloridaCFO.com/Division/Consumers

June 2025