

# 4

## Final check is issued, and repairs are made

It's important to remember, especially in large claims, payments can be approved and made separately. Sometimes, the company may issue a check for the undisputed part of a claim, which is required within 60 days of filing the claim, while the other portion is still being investigated or negotiated. You are required to begin repairs as soon as possible once a check has been issued. If you have a mortgage, the check may be made to you and the mortgage company.

### Factors that could impact step 4:

- Part of claim payment has to be paid to a public adjuster or attorney.
- Total covered damages fall below a large deductible.
- Contractors are delayed or unavailable to start work on your home during a disaster.
- Specific sublimits on certain types of damages (ex. mold limits).
- Further damage is found while making repairs.

### The following are common questions people may have before, during or after a claim:

- How long do I have to complete repairs?
- Can I do some repairs myself?
- Will the company drop my coverage?
- Will my rates go up?

For answers to those questions and tips on understanding your rights in the claims process, visit [MyFloridaCFO.com/Division/Consumers](https://MyFloridaCFO.com/Division/Consumers).

### Your rights during the claim process:

- 7 days for insurance company to acknowledge receipt of claim.
- 14 days to receive a Homeowner Claims Bill of Rights.
- 30 days for the insurance company to investigate damages from the time provided with the proof-of-loss statements.
- 7 days to receive a copy of any detailed estimate of the amount of the loss from the time the estimate is generated.
- Upon request, receive a list of each adjuster hired by the insurance company, who has communicated with you.
- 60 days for insurer to pay undisputed portion of claim.
- Receive an explanation in writing from the insurance company for the payment, denial or partial denial of your claim.

Check out our online hurricane resources.



[MyFloridaCFO.com/Division/Consumers](https://MyFloridaCFO.com/Division/Consumers)

July 2024



# POST-DISASTER INSURANCE CLAIMS

FLORIDA DEPARTMENT OF FINANCIAL SERVICES  
DIVISION OF CONSUMER SERVICES



Your home may have just been damaged by a major disaster such as a hurricane or flood. You purchased insurance for this type of moment, but may feel overwhelmed, devastated and anxious to get things back to normal.

This guide will provide steps to notify your insurance company of your loss and make a claim for benefits payable under the policy.

**1**

### **Record your damages, prevent further damage, and notify the insurance company of your loss**

Assess the condition of your home and personal property and identify damages. Take pictures, videos, or just written notes. Determine any emergency repairs that need to be made to prevent further damage to the home. Examples include covering openings on the roof or removing tree limbs that could fall on the house. When necessary, hire a professional and keep all receipts. Call your insurance agent or insurer directly to notify them. The contact information should be located on your insurance policy. Take detailed notes of steps you take in the process, people you speak to, expenses you pay, and information provided to you.

### **Factors that could impact step 1:**

- Your home is inaccessible due to fallen objects, road closures or evacuation.
- You can't locate your insurance policy.
- You're not sure if you have enough damage to make a claim.
- You have so much damage you can't live in the home.

**2**

### **The company acknowledges receipt and investigates the claim**

The company will send you a claim acknowledgment and a copy of your rights. They will assign a field adjuster who comes to your home to inspect damages and a desk adjuster who works at the office and makes claim determinations.

Both adjusters work for, or on behalf of the company and are paid by the company. Allow the adjuster access to your home and provide as much information as possible.

You must cooperate with the investigation of the claim and provide requested information, or your claim may get denied.

The company may issue an initial payment to allow you to start making necessary repairs to your home or Additional Living Expenses (ALE) to cover costs of living arrangements while your home is uninhabitable.

### **Factors that could impact step 2:**

- Delay in claim processing due to a major disaster.
- Being represented by a public adjuster or an attorney.
- Coverage from multiple policies.
- There was prior unrepaired damage to the home.

**3**

### **Negotiation of the claim**

After the claim investigation is completed, the company will provide you with an offer letter. You also have the right to request the adjuster's detailed estimate. Remember your policy has different coverage parts and sublimits. Parts of your claim may be denied while other parts are fully or partially covered.

If you dispute any of the company's findings, you may continue to communicate directly with them to negotiate or you may choose to hire a public adjuster or an attorney. Remember, you will be responsible for paying either of the two. Alternatively, you may choose available alternate dispute methods such as mediation to negotiate with the company. Residential claim mediation is offered at no cost to the policyholders.

### **Factors that could impact step 3:**

- When you are represented by another person such as a public adjuster or attorney.
- When the contract stipulates specific dispute resolutions methods to be followed.