

Have Damage from Isaias? File Your Insurance Claim NOW



1

Report it to your insurance company immediately.

2

Make emergency repairs to mitigate further damage. Take pictures/video of the damage and any repairs made.

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

Thankfully, Hurricane Isaias was downgraded to a tropical storm before impacting Florida. While the storm was not as severe as initially predicted, it still maintained high winds and heavy rain. If you have damage to your property as a result, file an insurance claim as soon as possible to start the recovery process. When safe, make emergency repairs and take pictures/video of the damage. Provide your home inventory, pictures and video to the insurance company adjuster.

Take the following steps to help streamline the insurance claims process:

Recall the date of loss – Be able to provide the company adjuster with the exact date that damage occurred. Having the approximate time the damage occurred will also be helpful.

Keep damaged items or take pictures/video of discarded items – If it's safe, keep damaged items so that the adjuster can inspect them. If an item is unsafe or unhealthy to keep at your home, take pictures/video and discard it properly.

Update your contact information – Ensure that your insurance company has updated contact information. If you must relocate, provide the temporary address and alternative phone number.

Be prepared to pay the hurricane deductible – You are responsible for the hurricane deductible before insurance payments will be made. Most insurance policies have a hurricane deductible of 2 to 5 percent of a home's insured value; some are a set amount such as \$2,000. You can locate the hurricane deductible on your insurance policy's declaration page.

Protect against COVID-19 – If you feel uncomfortable meeting with an adjuster in person, discuss inspection options with your insurance company. Some companies offer virtual inspections.

You may find claims contact information for insurance companies on the Office of Insurance Regulation's [website](#).

Visit my dedicated Isaias webpage for updates on the storm:
www.MyFloridaCFO.com/Division/ICA/PlanPrepareProtect/Storm.

For more disaster preparedness and recovery tips, visit
www.MyFloridaCFO.com/Division/ICA/PlanPrepareProtect.



For assistance understanding your insurance coverage or filing a claim, please call the Department of Financial Services' toll-free Insurance Consumer Helpline at 1-877-693-5236.

CHIEF FINANCIAL OFFICER JIMMY PATRONIS'
INSURANCE CONSUMER HELPLINE
1-877-MY-FL-CFO (693-5236)

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