

HURRICANE RELATED QUESTIONS

IMPORTANT STATE AGENCY PHONE NUMBERS	
Keep these phone numbers handy for easy reference	
PRICE GOUGING	
Florida Attorney General	(800) 646 – 0444
Florida Dept. Agriculture and Consumer Services	(800) HELP FLA (800) 435 - 7352
SCAMS	
Florida Attorney General	(800) 646 – 0444
Florida Dept. Agriculture and Consumer Services	(800) HELP FLA (800) 435 – 7352
Dept. Financial Services	(800) 227 – 8676
CHECK ON BUILDING CONTRACTOR AND OTHER LICENSES	
Dept of Business Practice Regulations	(850) 487 – 1395
INSURANCE RELATED QUESTIONS	
Florida Dept of Insurance	(800) 342 - 2762

1. *I was without electricity for 8 days. Will my homeowners insurance coverage pay for the food I lost in my freezer? How about the food in my refrigerator?*

Call your insurance company, if the loss of electricity occurred because of conditions away from your property there is a strong possibility there will be some coverage. For example if the lines are down some place else you may be covered. If the break is in your yard you may not be covered. Many companies have a limit on the amount they pay, for example \$250. To collect, make a list of what has to be thrown away and take a picture of it. Give the pictures to your insurance company for documentation.

2. *My neighbor's tree fell, knocked down my fence and damaged my house in the storm. Will his insurance pay for:*

- my fence? No
- repairs to my home? No
- the deductible on my insurance? No

Your insurance pays for your damage. You are responsible for the deductible you chose when you bought your insurance. Neither you nor your neighbor knew the tree would fall so it is called “an act of God”. He is not liable because there was nothing he deliberately did to get the tree to fall on your house.

3. *My roof leaked, my ceiling has large yellow circles. Must the insulation be replaced when the ceiling tiles are replaced?*

Yes. Since the water came from the roof through the insulation and wet your ceiling tiles. The insulation was soaked and packed. It should be replaced to avoid mold and mildew. Also, the insulating qualities are damaged.

4. *Should I tape my windows when preparing for a hurricane? Does tape help keep the windows from breaking?*

For years many felt tape helped strengthen windows. Recent studies say it does not strengthen the windows. It does help keep the glass from spreading over a large area if a break should occur. If windows are taped, the tape should be removed within a few days. If not, it is almost impossible to remove.

5. *I rent an apartment. If my furniture or possessions are damaged by the storm is the landlord responsible for the damage?*

No. The landlord’s insurance covers repairing the residence. You, the renter must have your own renter’s insurance to be reimbursed for your losses.

6. *If I have major damage should I wait for my insurance adjuster or call an independent adjuster?*

There are two types of independent adjustors. Most insurance companies employ their own adjustors. They work only for that one company. Insurance companies that do not employ their own adjustors hire an “independent” adjustor to evaluate claims for them. This independent adjustor handles work for several companies but is not employed by any of the companies. He does the work as the requests are received from different companies. He is paid per job by the insurance company.

The public adjustor is contracted by the consumer and asked to evaluate his damage. The adjustor is paid by the consumer. He becomes a mediator, between the consumer and the insurance company’s adjustor. But, the amount of money paid for repairs has to be approved by the insurance company’s adjustor or representative. So generally you save money by working directly with your insurance company. Some people think hiring their own adjustor will speed the process but insurance companies say it does not. It may even

slow the process. Insurance companies say the way to speed the repair process is to call two or more licensed, qualified repair persons and get a written description of work that needs to be done and price quotes. Have these available for your insurance adjustor, but do not contract for or have work done before the adjustor sees and assesses the damage. Do take steps to make temporary repairs to prevent additional damage, for example put a temporary patch over a hole in the roof.

7. *Are public (independent) adjustors required to have specialized training or certification?*

Yes. They must be licensed with the State of Florida, and are required to pass a special or qualifying exam. Before employing an adjustor check with the state to be sure the individual is licensed or certified.

8. *How much do public adjustors charge?*

By state law they can charge no more than 10% of the award.

9. *Do insurance companies pay for damaged or destroyed trees? Trees add value to the property.*

No, insurance companies do not pay for trees or shrubbery.

10. *My insurance policy has a hurricane coverage rider that increases the deductible. How much can they deduct? Do all insurance policies in Florida have this rider?*

Not all policies have this increased deductible at this time, but many do. It resulted from the tremendous losses from major hurricanes experienced during the last few years. The hurricane related deductible is expressed as a percentage of the maximum amount of the insurance policy.

Example: Maybe you insured your \$150,000 home for \$100,000 with a \$500 deductible. Your policy has a rider that says the deductible for hurricane damage is 3% of the policy. If your house is damaged in a hurricane your deductible would be \$3,000 (\$100,000 X 3%).

If your kitchen caught fire and damaged your home, the deductible would be \$500.

Your insurance policy will tell you what percentage is your deductible. It can't be more than 5% of the maximum of your insurance.