



DISASTER RECOVERY TOOL KIT

Caring For Our Communities

Welcome Home!

ASSISTANCE FOR VICTIMS OF NATURAL DISASTERS

Riverside Bank understands and is deeply concerned about the emergency conditions caused by the recent natural disaster. We would like to assist local families affected by the disaster within the counties we serve. Included with this package is a detailed resource guide to help you navigate some of the challenges that you may face as a result of a disaster.

Although many counties may be eligible for federal disaster assistance, it may take some time for all the homeowners in need to receive assistance. If your home or property has been damaged, Riverside Bank will do everything we can to make funds available to you immediately.

Over the years we've discovered that it is very beneficial for our customers to manage their insurance and government assisted funds separately from all other accounts. This provides better recordkeeping opportunities when those funds come in. We'll be happy to provide you with a free checking account; a free Debit Card and free Online Banking with Bill-Pay to help you get started.

If a short or long term loan is what you seek, we will do everything possible to help you. Simply stop by any Riverside Bank office or give us a call and let us talk through your options. Our toll free number is **800.741.3283**. We have several low rate loan options available.

Thank you for allowing the Riverside Bank family to assist you and your family during this difficult time.

Welcome Home!

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DISCLAIMER

The information contained in this tool kit has been compiled for general information purposes from websites and other public sources believed to be accurate. However; Riverside Bank has not investigated or confirmed the accuracy of the information and makes no representation or warranty concerning such accuracy. The information is not intended to be advice applicable to any specific situation and shall not be relied upon for such purpose. For advice applicable to any specific situation appropriate professional advisers should be consulted. Riverside Bank shall have no liability relating to the accuracy or inaccuracy of the information contained herein.

EMERGENCY ASSISTANCE NUMBERS

FEMA	1-800-621-3362
.....	TTY: 1-800-462-7585
United Way of Florida.....	1-850-488-8287
American Red Cross.....	1-866-438-4636
.....	1-800-435-7669
Salvation Army	1-800-996-2769
Elder Services	1-800-963-5337
Florida Emergency Information Hotline	1-800-342-3557
Farm Services Agency (USDA)	1-352-379-4500
Agricultural and Consumer Services.....	1-800-435-7352
Federal Disaster Unemployment	1-877-872-5627
Florida Hurricane Housing Hotline	1-888-472-1727
Florida Unemployment	1-800-204-2418
Florida Volunteers and Donations Hotline.....	1-800-354-3571
To find a hotel in Central Florida.....	1-800-287-8598

INSURANCE

Florida Department of Insurance	1-850-413-3100
Department of Financial Services (Insurance issues).....	1-800-227-8676
National Flood Insurance Program.....	1-888-225-5356
.....	1-800-427-4661

REPORT FRAUD

FEMA fraud.....	1-800-435-7352
Insurance fraud.....	1-800-378-0445
Price gouging	1-800-435-7352

CONTRACTORS

To Find a General Contractor	1-850-222-2421
.....	1-407-628-2070
To verify contractor licensing	1-850-487-1395
To find an electrical contractor	1-407-260-1511
To find a plumber	1-800-735-2640
To find a wall or ceiling contractor.....	1-407-260-1313
To find a roof, sheet metal or air conditioning contractor	1-800-767-3772 ext. 100

SMALL BUSINESS HELP

Small Business Administration (SBA)	1-800-621-3362
.....	1-800-359-2227
Small Business Administration Disaster Loans	1-800-488-5323

POWER

Florida Power & Light (FPL). 1-800-468-8243	Progress Energy.... 1-800-228-8485
Peace River Electric..... 1-877-282-3656	Glades Electric..... 1-800-226-4024
Sumter Electric / SECO 1-800-732-6141	Clay Electric..... 1-888-434-9844

CABLE

Comcast..... 1-800-266-2212	Dish Network..... 1-888-284-7116
Bright House..... 1-866-309-3279	Direct TV..... 1-800-531-5000

PHONE

AT&T / Bell South.....	611 or 1-877-737-2478
Embarq	1-800-788-3600
Verizon	1-800-483-4000

211 is the 3-digit telephone number to call for information, referral, crisis intervention and community education 24 hours a day, 7 days a week.
 Contact 211 to get up-to-date information on human services before, during, and after a hurricane.

LOCAL COUNTY EMERGENCY CONTACT LIST

Brevard County

Brevard County Emergency Management

Phone: 321-637-6670 Fax: 321-633-1738 www.embrevard.com

Red Cross - Brevard County

Phone: 321-890-1002 Fax: 321-890-1016 www.spacecoastredcross.org

Highlands County

Highlands Co. Emergency Management

Phone: 863-385-1112 Fax: 863-402-7400 www.hceoc.org

Indian River County

Indian River Co. Emergency Management

Phone: 772-567-2154 Fax: 772-567-9323 www.irces.com

Red Cross - Indian River County

Phone: 772-562-2549 Fax: 772-778-5500 www.ntc-redcross.org

Lake County

Lake County Emergency Management

Phone: 352-343-9420 Fax: 352-343-9728 www.co.lake.fl.us/emergenc_mang.htm

Martin County

Martin County Emergency Management

Phone: 772-287-1652 Fax: 772-286-7626 www.martin.fl.us
Radio Announcements on 88.9 FM daily at 9 AM 1 PM 6:30 PM

Red Cross - Martin County Chapter

Phone: 772-287-2002 Fax: 772-287-2018 www.martinredcross.org

Okeechobee County

Okeechobee Co. Emergency Management

Phone: 863-763-3212 Fax: 863-763-1569 www.home.okeechobee.com/okeeeoc

Red Cross - Okeechobee County (Greater Palm Beach Area Chapter)

Phone: 561-833-7711 Fax: 561-833-8771 www.redcross-pbc.org

Palm Beach County

Palm Beach Co. Emergency Management

Phone: 561-712-6330 Fax: 561-712-6490 www.co.palm-beach.fl.us/eoc

Red Cross - Palm Beach County

Phone: 561-833-7711 Fax: 561-833-8771 www.redcross-pbc.org

Polk County

Polk County Emergency Management

Phone: 863-534-5605 Fax: 863-534-5647 www.polk-county.net

Red Cross - Polk County

Phone: 863-294-5941 Fax: 863-293-9626 www.polkcountyfl.redcross.org

St. Lucie County

St. Lucie Co. Emergency Management

Phone: 772-461-5201 Fax: 772-462-1774 www.stlucieco.gov/eoc
Radio Announcements on 88.9 FM daily at 8:00 AM 12:00 PM 5:00 PM

Red Cross - St. Lucie County

Phone: 772-562-2549 Fax: 772-778-5500 www.ntc-redcross.org

Volusia County

Volusia County Emergency Management

Phone: 386-254-1500 Fax: 386-248-1742 www.volusia.org/emergency

Red Cross - Volusia County

Phone: 386-226-1400 Fax: 386-258-8848 www.flcoasttocoastredcross.org

TOP 23 INSURANCE COMPANY DISASTER CLAIM NUMBERS

Updated 02/05/07

INSURANCE COMPANY	CLAIMS NUMBER
1. Allstate Floridian Insurance Company	800-547-8676
2. American Strategic Ins. Corp.	866-274-5677
3. Citizens	866-411-2742
4. Clarendon National Insurance Company (& Inspire Solutions) Tower Hill	800-216-3711
5. Clarendon Select Ins. Company Call Tower Hill:	800-509-1592 or 800-216-3711
6. First Floridian Auto & Home Ins. Co.	800-252-4633
7. Florida Family Insurance Company	888-486-4663
8. Florida Select Insurance Company	888-700-0101
9. Florida Peninsula Insurance Co.	877-994-8368
10. Gulfstream Property & Cas. Insurance Co. (<i>St. Johns Insurance</i>)	866-485-3005 or 877-668-5150
11. Hartford Ins. Co. of the Midwest	800-243-5860
12. Liberty Mutual Fire Insurance Company <i>LibertyMutual.com</i>	800-225-2467
13. Mercury Insurance	800-987-6000
14. National Flood Ins Program	800-638-6620
15. Nationwide Insurance Co. of Florida	800-421-3535
16. North Point Ins. Company	800-229-6742
17. Prudential Prop. & Casualty Ins. Company (<i>Liberty Mutual</i>) <i>LibertyMutual.com</i>	800-225-2467
18. Regency Ins. Company (Tower Hill)	800-216-3711
19. State Farm Florida Insurance Company	800-SF-CLAIM or 800-732-5246
20. United Services Automobile Assn.	800-531-8222 / all USAA Cos
21. Universal Property & Casualty Ins. Co.	800-218-3206 or 800-470-0599
22. USAA Casualty Insurance Company	800-531-8222
23. Vanguard Fire & Casualty Company	888-343-5585

HIRING A CONTRACTOR

Healthy doses of planning and precautions almost always beat predators. Take these precautions when considering hiring a contractor:

- Unless you are actually going to do the work **DON'T** pull your own (building) permit.
- Get references from friends.
- Get at least 3 written bids. (*Ask, how long the bids will be valid.*)
- Verify license (*County or State*).
 - Note: Don't get confused with an "Occupational License" which is only a tax and NOT a permit to operate. (*As of January 2007, it is now called a "Local Business Tax" not an "Occupational License".*)
 - Contact your County Tax Collector's office to verify license.
 - Florida Department of Business & Professional Regulation: **www.myfloridalicense.com**
- Verify insurance, especially Worker's Comp. Ask for proof of actual insurance documents.
- You can check a company's Worker's Compensation coverage by going to the Florida Department of Financial Services website at: **www.fldfs.com/wcapps/compliance_POC/wPages/query.asp**
- Check with Consumer Affairs Division: **www.pbcgov.com/consumer** and the Better Business Bureau: **www.seflorida.bbb.org**
- **READ** and understand your contract (*Remember contracts are primarily written to protect the contractor – not the customer*)
- Request that any deposits required, be paid by credit card or check.
- **Never pay cash** or make a check out to "cash".
- Insist on performance clause(s):
 - Under what circumstances will deposit be refunded?
 - What happens if company fails to perform in specified period of time?
- Request a "waiver of lien" from the contractor BEFORE making your final payment. The waiver is a guarantee that the contractor has paid everyone and has no outstanding debt. This should prevent a supplier or sub-contractor from placing a lien against your property.

You can verify if a Florida contractor has a state license by visiting www.myflorida.com or by calling the board office at (850) 487-1395.

ADVICE STRAIGHT FROM THE FLORIDA'S CONSTRUCTION INDUSTRY LICENSING BOARD

- Don't be victimized by someone making a door-to-door presentation offering to do repair jobs or home improvements "on-the-spot" and requiring a cash deposit.
- Get at least three bids, and ask for references of work the contractor has completed in your area. Make personal contacts and ask about the quality of work.
- Require a written contract with the contractor's license number on it. Don't sign if there are any blank areas and until you fully understand the terms.
- Don't pay cash, don't let payments get ahead of the work completed, and don't pay the full cost of the job up-front. Make sure that building material costs are paid; ask for receipts.
- Check workers' compensation coverage by requesting to see a certificate of insurance. If injuries occur on your property, you may be liable.

CONTENT OF A BUILDING CONTRACT

- Names of all parties
- Addresses of all parties
- Authorized delay conditions
- Phone, fax, email contacts and procedures for contacting all parties
- Date of contract
- Property description
- Allowances – Including labor and or materials.
- Subdivision
- Homeowners association
- Amount of contract
- Terms of financing
- Construction draw schedule
- Construction draw procedure
- Start date and definition
- Plans, drawings, blueprints, sketches
- Any documents required by state or local laws
- Owner, Lender, and third party inspection procedures
- Specifications – as complete as possible
- Street address
- Change order procedures and pricing
- Exclusions to the contract
- Contractor's license and Insurance information.
- Penalties or fines
- Access to the repair or construction site
- Substantial completion date and definition
- Methods to solve disputes
- Arbitration clause
- Settlement terms
- Formal notification times and procedures
- Warranties and service policies
- Insurance requirements
- Witness to all signatures
- Substitution Policy
- Signatures and dates of all parties on every page of every document with original copies for all signing parties
- Anything else about which two or more people can disagree, misunderstand, fail to do install improperly, overlook, ignore or that otherwise might create a problem between any or all of the aforementioned parties

Do not sign any agreement with which you are not completely comfortable. If there is any part of a contract that does not make sense to you or with which you do not agree, you should clarify and/or change it so that it accurately reflects your understanding of the agreement.

Take the time to thoroughly read the entire contract, be sure you understand what you are reading, speak up and make changes and additions where you feel they are necessary, and above all, seek competent legal advice, before you have the contractor start work.

Information provided by www.B4UBuild.com

HIRING A HANDYMAN IN FLORIDA

What should you look for when hiring someone to work on your home or property?

The State of Florida does not license or regulate handyman practitioners, although some local jurisdictions may. Therefore, a handyman is only able to perform minor repairs (e.g., general cleanup, painting, fence repairs, trim work/repair and hanging/repairing sheet rock/wallboard, etc.), and cannot do any structural work, such as laying foundations, removing or adding structural walls, performing room additions, plumbing or electrical work. When a handyman moves from the realm of minor repairs to structural repairs or construction work that he or she is not authorized to do, they are entering the area of unlicensed activity and are subject to prosecution.

Realtors often hire handymen to make repairs to properties they list for sale. This is legitimate - provided the handyman makes only minor repairs (as outlined above) that do not fall under the scope of work of regulated licenses (outlined in Section 489.105, Florida Statutes).

When shopping for home repairs, the first criteria that should be met are whether or not the person is properly licensed and whether a permit is required for the work in question.

- Check with your local building department to ensure whether handymen are regulated within their jurisdiction.
- Next, make sure he or she has an occupational license – you don't want to risk having your local building department place a stop work order on your project when it is half completed.
- Proper liability and workers' compensation insurance coverage is of equal importance.
 - *Suppose your handyman backs into your neighbor's privacy fence, damaging two sections, while delivering materials to your job site. Should you or your insurance company pay for the repairs? You will if your handyman doesn't have insurance.*
 - *Let's use a more extreme, but common, example. Your handyman falls off a ladder while making repairs to the ceiling of your front porch. He falls through your plate glass window, suffering severe lacerations and breaking his arm. If he is not insured, who will pay his lost wages (workers' compensation) while he is recuperating, and for the replacement of your plate glass window (liability)? You will. Your liability could be indefinite if he suffered restricted use or loss of mobility in his arm as a result of the fall. Think about this scenario as you prepare for your next repair or remodeling project.*
- Ensure that the project is properly permitted at the local building authority. You, the homeowner, could be fined, have your project stopped, or both, if it isn't.
 - *Don't let a handyman talk you into pulling the permit, even if it will save you money. The person pulling the permit is responsible for any code violations, and correcting them may cost you extra. Only the homeowner or a properly licensed practitioner, whose license is recognized by the building authority, or his designated representative, may pull permits. Permitting protects you and your neighbors by ensuring that your project meets the building specifications for your area.*

A "handyman" trade is not one of the 22 construction-related licensing categories regulated by the State of Florida. Therefore, if you choose to hire a handyman, you will not be covered under the umbrella of protection of Florida Statutes. Section 489.113(2), states "This statute does not affect the application of any local construction licensing ordinances." Again, one should contact their local building department to check those credentials. But always play it safe and only hire properly licensed people to work on your home.

To see if a contractor is properly licensed, log on to www.myflorida.com and search for the Department of Business and Professional Regulation or call **(850) 487-1395**. Other great websites for assistance are: www.FLDFS.com and www.MyFloridacfo.com.

TREE REMOVAL

CAUTION:

Be cautious about employing unknown people to remove trees. Bad workmanship and price gouging are common occurrences associated with crisis situations. Tree removal requires considerable skill. Falling trees can cause damage to the home or to a neighbor's home.

If considerable damage is done to a large area due to a hurricane, tree service companies from throughout the region may come to the area to help clear away the devastation. This can be an asset if there is more work to be done than the local companies can handle. Before employing one of these companies ask to see its license and evidence of liability insurance. Get all pertinent information in a written contract before employing a company and before the work begins.

ESTIMATES & CONTRACTS:

Ask for an estimate of the cost for work needing to be done and time schedule for the work to be completed. Find out if the trees will be removed from your property after they are cut. If possible get an estimate from more than one tree service. Have all details of the agreement written into a contract and signed by the company and the homeowner. Every agreement and credit contract should be read carefully and evaluated before it is signed. Make sure the contract includes the following:

- *Example: Number of trees to be cut, stump height or treatment, what is to be done with the cut trees and by whom, beginning and completion date of work and amount to be paid and when.*
- *NEVER pay for work before it is done.*
- *Include a statement about who is responsible for expenses in case of an accident.*
- *Include language indicating what happens if a worker damages your property accidentally.*
- *Include language indicating who pays if a worker is accidentally injured.*
- *These statements are no assurance of protection but it may help.*

LIABILITY:

There is also the potential for a tree cutter to be injured while working on your property. Local tree services should be licensed, insured and experienced. They carry liability insurance eliminating the potential for you to be sued in case of an accident. Ask for these credentials to protect you.

In spite of the risks involved, if you decide to employ an independent tree cutter, draw up a written contract that clearly spells out the work to be done.

- *Example: Number of trees to be cut, stump height or treatment, what is to be done with the cut trees and by whom, beginning and completion date of work and amount to be paid and when.*
- *NEVER pay for work before it is done.*
- *Include a statement about who is responsible for expenses in case of an accident.*
- *Include language indicating what happens if a worker damages your property accidentally.*
- *Include language indicating who pays if a worker is accidentally injured.*
- *These statements are no assurance of protection but it may help.*

SPECIAL NOTE: If a company comes to your door and solicits your business, you have three business days to cancel the contract if you change your mind provided the work has not been done. You must be given the name, address and telephone number where the company can be reached for cancellation.

FILING YOUR HOMEOWNERS INSURANCE

Helpful hints for greater success of filing homeowners insurance.

1. Give immediate notice to your insurance company of your home insurance claim. Call your agent of any damages you feel you will need to file a claim for. Your agent will give you information on what steps to take next for your particular policy. It is best to keep your insurance agent's phone number and policy number in your wallet so you will have the information if it is not accessible in your home. Also, keep track of all communication by you and your home insurance agent regarding your home owner's insurance claim.
2. Document and assess the damage to your property. Try to document damage by using a video camera and/or digital camera along with written documentation of all damage you immediately notice and keep those documentation items handy for any future damage you discover.
3. Make any temporary repairs you can. You are responsible for preventing future damage, so try to make any immediate repairs you can such as putting a tarp over a leaky roof. Also make sure you save the receipts from the supplies you use so you can be reimbursed for these expenses (make sure the expenses are reasonable to avoid a denial in reimbursement).
4. Compile a list of items you suspect are damaged or missing. Go one room at a time and have the whole family there to help remember everything that was previously in the room. If you have replacement cost coverage on your personal property items, many of your items should be replaced new, even if their current value is below that cost (ex: a new couch will replace an old couch that may have been only worth a few dollars) so it is important to remember everything that was damaged. This step is much easier if previously an inventory list of items was already compiled and kept in a safe place away from the home.
5. Wait patiently. If your area has just been through a severe disaster, people with more severe damage will most likely be handled first. Keep in touch with your home insurance agent during your waiting period to get updates on how your home owner's insurance claim is coming along. If you feel you are not being treated fairly or your claim is being handled inappropriately you can contact your state insurance commissioner to file a complaint. Don't forget your loss of use coverage usually available in your home owner's insurance policy, which will cover reasonable living expenses if you cannot live in your home during repairs or have been denied access by a government order.

HOW TO MAKE A PROPERTY INSURANCE INVENTORY LIST

Whether you are an established family or just starting out, you probably have property that is covered under your insurance. Items like your automobile, furniture, and personal possessions are some of the items that are usually covered under insurance. If an unfortunate occurrence such as a fire or theft should happen, it is best you have an accurate and detailed inventory of your personal property with a property insurance inventory list.

Having a property insurance inventory list not only helps the insurance company give you a more accurate replacement value for your personal property, but you will be assured that you remembered everything you own, which when it is all gone, may sometimes be hard to do.

The first step is to take a few minutes to list everything you own. It may be easier to start the list in categories such as furniture, clothing, personal items, jewelry, etc.

Next, you will want to give an estimate of what it would cost to replace the items on your list. In making the estimate, keep in mind that some things appreciate in value while others depreciate. Clothing is a good example of something depreciating, and a jukebox is something that would typically appreciate.

The most used method by insurance companies to calculate the value of personal property that has depreciated is to subtract the estimated depreciation (*dollar amount the property has decreased*) from the current cost.

Here are a few more tips when taking an inventory of your personal property:

- Keep sales receipts and attach to your personal property inventory list.
- Keep a video inventory or photographs of your personal property in addition to your inventory list.
- List any serial #'s that may be on your personal property
- Engrave your own serial # into items that are of value
- Keep your personal property inventory list, along with photos and/or inventory videos, in a safe place away from your home such as a bank lock box.

FILING A COMPLAINT WITH THE STATE INSURANCE COMMISSIONER

State insurance commissioners resolve thousands of complaints every year. Complaints vary from disputes with insurance companies about how one's claim was handled to problems with the sale and service of an insurance policy. If you feel your insurance company has not been fair with your claim or policy, you have the right to file a complaint with your state insurance commissioner.

If you decide you need to file a complaint, there are a few things you will want to do or be prepared to do.

- First, contact the Florida Insurance Commissioner at 561-681-6392 and find out what the process is to file a complaint. They will share with you a complaint form available to download or fill out online.
- Once you know how to start the process, you will want to compile every piece of documentation that pertains to the complaint and start keeping records of all phone conversations and agent contacts.
- Most all insurance companies have large claims departments and service call centers where you will almost always speak to a new person each time you contact the company, so it is important for you to keep your own records of all conversations with the insurance company.
- Once you have your documents together and know how to file the complaint, it is now time to officially file it.

Now that the complaint is filed, the state insurance commissioner's office will likely contact you asking for any additional documentation they will need. In most cases the next step the commissioner will take is to send a copy of the complaint to the insurance company and give them a designated response time. Most likely, if the commissioner feels the response is adequate, they will send you a copy of the explanatory letter. But, if the commissioner feels the response from the company is not adequate, your case will probably be taken over by a state designated person that will work with you and the company to resolve the issue and to find out if any laws were broken.

One important thing to remember in the complaint process is that even if your case is assigned a state designated person to try to resolve the situation, that person cannot act as your attorney. Depending on what is at stake due to the complaint and your confidence in dealing with the insurance company, hiring an attorney to represent you should always be a consideration.

11 WAYS TO SAVE ON YOUR HOMEOWNERS INSURANCE

After everything is settled and back to normal, you may be considering a new insurance policy or insurance company. There are many ways to save with your homeowners insurance. Use these suggested 11 items as a guide to save you some money.

1. Car/Home Discount: Insuring your car and home with the same company often will give you a package discount. This is a good tool to use when shopping around. Usually the agent can tell you what percent the discount is for insuring your car and home together.

2. Deductible: Raising your deductible can lead to substantial savings. Furthermore, it is best to have a large deductible to prevent you from using your insurance for small claims since many insurance companies are now adding a surcharge to as little as one claim, and surcharges can range anywhere from 10-85% depending on how many claims you file during a given time period.

3. Home Security Systems: Special burglar alarms can prevent losses and therefore make your house less of an insurance risk. Most any type of security system will help give you a discount, but the type that directly responds to local police and fire departments are most likely going to give you the most discounts.

4. Dead Bolt Locks: Most agents will ask you this, but check again to make sure you are not losing a discount if you already have them. If you don't, it is well worth it. Dead bolt locks are very inexpensive compared to the possible insurance savings, but make sure all of your doors have them because usually the discount only applies if there are dead bolt locks on every door.

5. Smoke Alarms: Preventing a fire loss is important to you and especially to your insurance company. Claims due to fire are very expensive and insurance companies often will give an additional discount for even one fire alarm permanently fixed in the home. Please, even if your company does not offer a discount, take the time to install one anyway.

6. Sprinkler System: Well, this may come into some additional cost, but if you have considered adding a sprinkler system (the indoor type) this is just another reason to do so. This would also be something to consider if you are buying a new home or have plans to build or remodel.

7. Non-Smoking Household: Insurers are trying to cut costs too therefore are looking for people to insure that pose the least risk. Since a lot of accidental fires are caused by smokers, insurance companies are often giving a discount for non-smoking households. To qualify you would probably need to have a home in which you don't let anyone else smoke in the home in addition to the homeowners being non-smokers.

8. Organization Affiliation: Many companies offer a discount for being affiliated with certain organizations. These can range from credit unions, college sororities, or just having a certain credit card. Call your service center and ask them for a list of the organization affiliation.

9. EFT Payments: Many companies are now charging up to \$5.00 or more for mail payments, but sometimes nothing if you choose to have payments automatically deducted. And sometimes the deductions can come from your credit card, so you don't have to worry if the money will be in your bank account when payment time comes.

10. Credit Rating: Yes, a lot of companies are checking your credit and basing your policy on what is found. Make sure you check to see if your credit is in good shape, and if it is not, you may want to seek out companies who do not do credit checks.

11. High Risk Property Insurance: Check with your state insurance commissioner if you feel you may be getting turned down for homeowners insurance or are paying ridiculously high premiums because your property may be a high risk such as in a high crime area. Your state may have an insurance plan especially for your high risk property that other insurers may be charging you an extremely high premium because of the higher than average risk.

Additional Discounts: There are many additional discounts that may be available such as a reduced senior rate or being in a gated condo. Make sure to sit down with your agent on a regular basis, preferably right before your policy renews, to see if there are any additional discounts available to you.

MORE INSURANCE SAVING OPPORTUNITIES

Find out what the average home owner insurance rates are in your county from approximately 25 different insurance companies. Go to www.Shopandcomparerates.com

Apply for a free wind inspection on your home to see if you should be getting a lower rate from your insurance company. For more details go to www.MySafeFloridaHome.com

BLUE ROOF PROGRAM

TOLL FREE NUMBER 1-888-ROOF-BLU (1-888-766-3258)

The Army Corps of Engineers implements the blue roof program on behalf of the Federal Emergency Management Agency (FEMA). Operation Blue Roof provides homeowners with free temporary blue plastic roof coverings for eligible homes damaged by a hurricane. This program allows victims back into their homes so that they can return to their routines as quickly as possible. It also greatly reduces the need for more expensive temporary housing.

After a hurricane, registration sites will be established in the county. **Registrants must fill out an application and sign a right-of-entry form.** The Corps will employ contractors to install plastic sheeting on homes of pre-qualified applicants. The sheeting is for free-standing homes, not apartments or commercial establishments. The sheeting cannot be installed on tile or flat roofs. No individual tarps will be available for distribution at the registration sites.

SECURE EXPOSED POOLS

(Code may vary in your municipality)

Many County Code Enforcement Divisions will issue a fine if a swimming pool is not secure or if there isn't a fence or screen enclosure around a pool. These codes are strongly enforced even after a disaster strikes. Why, because these barriers save the lives of children and others who do not swim.

To temporarily cordon off your pool area, property owners can use orange plastic construction fencing supported by stakes or steel rods (rebar) driven into the ground. Rope or plastic tape is not adequate. Temporary barriers must be at least four feet high with no holes or gaps wider than four inches. County code requires barriers around all swimming pools; failure to comply could result in a fine as high as \$1,000 per day. For more information, contact your local code enforcement office.

REPAIR WINDOWS

Repair broken windows as soon as possible after a disaster. According to some county codes, glass is required in all windows. Immediately after a hurricane, Code Enforcement will allow ample time for residents to repair broken windows. It's important to contact your local window repair company as soon as possible. They will provide a quote and replace the window to code specifications.

To temporarily cover broken windows, speak with your local hardware representatives for the best product for your situation. It's important to inform them of what your home is made of, size of the window and location of window. They may recommend plastic, tape, tarps, wood and other types of products.

GENERATOR SAFETY

To help you through power outages, you may consider purchasing a generator. It can be helpful in restoring power to your refrigerator, lights, TVs and/or water pump.

HELPFUL GENERATOR TIPS:

- Ensure you have the correct cords and connectors. Connect your appliances to the generator using heavy duty, three-prong, outdoor extension cords.
- Don't fill the fuel tank until right before the storm. *(It can grow stale and is unsafe in a hot garage.)*
- If your generator uses a battery rather than a rope pull, ensure the battery is kept charged.
- Protect the generator from coming in contact with water, and don't let any protection impede air flow that cools the engine and generator.
- Portable generators are useful when temporary or remote electric power is needed, but they also can be hazardous. The primary hazards to avoid when using a generator are carbon monoxide (CO) poisoning from the toxic engine exhaust, electric shock or electrocution, and fire. Every year, people die in incidents related to portable generator use. Most of the incidents associated with portable generators involve CO poisoning from generators used indoors or in partially-enclosed spaces.
- Don't ever touch a generator with wet hands.

CARBON MONOXIDE (CO) HAZARDS

NEVER use a generator indoors, including in homes, garages, basements, crawl spaces, and other enclosed or partially-enclosed areas, even with ventilation. Carbon monoxide is a colorless, odorless gas and is difficult to detect. Opening doors and windows or using fans **will not** prevent CO build-up in the home. Follow the instructions that come with your generator. Locate the unit outdoors and away from doors, windows, and vents that could allow CO to come indoors. Install battery-operated CO alarms or plug-in CO alarms with battery back-up in your home, according to the manufacturer's installation instructions. Test your CO alarms frequently and replace dead batteries.

ELECTRICAL HAZARDS

NEVER try to power the house wiring by plugging the generator into a wall outlet, a practice known as "back-feeding." This is an extremely dangerous practice that presents an electrocution risk to utility workers and neighbors served by the same utility transformer. It also bypasses some of the built-in household circuit protection devices.

FIRE HAZARDS

Follow these tips to prevent fires:

NEVER store fuel for your generator in the home. Gasoline, propane, kerosene, and other flammable liquids should be stored outside of living areas in properly-labeled, non-glass safety containers that are strapped down securely prior to the storm's arrival. Do not store them near a fuel-burning appliance, such as a natural gas water heater in a garage. If the fuel is spilled or the container is not sealed properly, invisible vapors from the fuel can travel along the ground and can be ignited by the appliance's pilot light or by arcs from electric switches in the appliance.

**BEFORE REFUELING A GENERATOR, TURN IT OFF AND LET IT COOL DOWN.
GASOLINE SPILLED ON HOT ENGINE PARTS COULD IGNITE.**

WATER INTRUSION - KNOW YOUR RIGHTS

Mold can adversely affect homes in Florida's humid climate. As an insured homeowner, you must take appropriate and swift action to minimize damage from unexpected water intrusion, and prevent further problems caused by mold.

Molds, scientifically known as fungi, are microscopic organisms found almost anywhere. For molds to grow, they need a food source — any organic material such as leaves, wood, paper or cloth — and moisture. As the mold digests its food source damage will result. Mold growth can be seen on surfaces as discolored spots and detected as an earthy, mildew odor.

Water damage that can cause mold may come from a burst pipe, a failed appliance or an automatic fire sprinkler. Water can also enter your home from storm damage to a roof or window, or rising water from a flood. Regardless of the source, insurance coverage for water and mold damage varies with individual policies.

Typically, mold that results from a covered peril is a covered claim in personal residential property insurance (homeowners) policies in the event of a sudden and accidental discharge of water — like a burst pipe or other plumbing failure. Claims may also arise from water damage due to hurricanes or flooding. Please refer to your policy provisions for details of specific mold coverage and limitations.

Most insurers now offer limited levels of mold-related property damage coverage within the basic policy. Many insurers offer \$10,000 of limited coverage with the opportunity to purchase additional coverage for an additional premium. Other insurers exclude mold related property damage entirely, but offer coverage in amounts of \$10,000, \$15,000, \$25,000, \$50,000 and policy limits for an additional premium. Any changes in mold-related property damage coverage must be approved by the Florida Office of Insurance

MOLD & HEALTH RISKS

After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and may be a health risk for your family.

PEOPLE AT GREATEST RISK FROM MOLD

People with asthma, allergies, or other breathing conditions may be more sensitive to mold. People with immune suppression (such as people with HIV infection, cancer patients taking chemotherapy, and people who have received an organ transplant) are more susceptible to mold infections.

POSSIBLE HEALTH EFFECTS OF MOLD EXPOSURE

People who are sensitive to mold may experience stuffy nose, irritated eyes, wheezing, or skin irritation. People allergic to mold may have difficulty in breathing and shortness of breath. People with weakened immune systems and with chronic lung diseases, such as obstructive lung disease, may develop mold infections in their lungs. If you or your family members have health problems after exposure to mold, contact your doctor or other health care provider.

RECOGNIZING MOLD

You may recognize mold by:

- **Sight** *(Are the walls and ceiling discolored, or do they show signs of mold growth or water damage?)*
- **Smell** *(Do you smell a bad odor, such as a musty, earthy smells or a foul stench?)*

REENTERING YOUR FLOODED HOME

When returning to a home that's been flooded after natural disasters such as hurricanes, tornadoes, and floods, be aware that your house may be contaminated with mold or sewage, which can cause health risks for your family.

WHEN YOU FIRST REENTER YOUR HOME

- If you have standing water in your home and can turn off the main power from a dry location, then go ahead and turn off the power, even if it delays cleaning. If you must enter standing water to access the main power switch, then call an electrician to turn it off. **NEVER turn power on or off yourself or use an electric tool or appliance while standing in water.**
- Have an electrician check the house's electrical system before turning the power on again.
- If the house has been closed up for several days, enter briefly to open doors and windows to let the house air out for awhile (at least 30 minutes) before you stay for any length of time.
- If your home has been flooded and has been closed up for several days, presume your home has been contaminated with mold.
- If your home has been flooded, it also may be contaminated with sewage.

DRY OUT YOUR HOUSE

If flood or storm water has entered your home, dry it out as soon as possible. Follow these steps:

- If you have electricity and an electrician has determined that it's safe to turn it on, use a "wet-dry" shop vacuum (or the vacuum function of a carpet steam cleaner), an electric-powered water transfer pump, or sump pump to remove standing water. If you are operating equipment in wet areas, be sure to wear rubber boots.
- If you do not have electricity, or it is not safe to turn it on, you can use a portable generator to power equipment to remove standing water. **Note: If you must use a gasoline-powered pump, generator, pressure washer, or any other gasoline-powered tools to clean your home, never operate the gasoline engine inside a home, basement, garage, carport, porch, or other enclosed or partially enclosed structures, even if the windows and doors are open. Such improper use can create dangerously high levels of carbon monoxide and cause carbon monoxide poisoning.**
- If weather permits, open windows and doors of the house to aid in the drying-out process.
- Use fans and dehumidifiers to remove excess moisture. Fans should be placed at a window or door to blow the air outwards rather than inwards, so not to spread the mold.
- Have your home heating, ventilating, and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional who is experienced in mold clean-up **before you turn it on**. If the HVAC system was flooded with water, turning on the mold-contaminated HVAC will spread mold throughout the house. Professional cleaning will kill the mold and prevent later mold growth. When the service determines that your system is clean and if it is safe to do so, you can turn it on and use it to help remove excess moisture from your home.
- Prevent water outdoors from reentering your home. For example, rain water from gutters or the roof should drain away from the house; the ground around the house should slope away from the house to keep basements and crawl spaces dry.
- Ensure that crawl spaces in basements have proper drainage to limit water seepage. Ventilate to allow the area to dry out.

WHEN IN DOUBT, TAKE IT OUT!

Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home. Porous, non-cleanable items include carpeting and carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food. Removal and cleaning are important because even dead mold may cause allergic reactions in some people.

- To **prevent** mold growth, clean wet items and surfaces with detergent and water.
- Homeowners may want to temporarily store items outside of the home until insurance claims can be filed.

If there is mold growth in your home, you should clean up the mold *and* fix any water problem, such as leaks in roofs, walls, or plumbing. Controlling moisture in your home is the most critical factor for preventing mold growth.

CLEANING UP THE MOLD

To *remove* mold growth from hard surfaces use commercial products, soap and water, or a bleach solution of no more than 1 cup of bleach in 1 gallon of water. Use a stiff brush on rough surface materials such as concrete.

- Never mix bleach with ammonia or other household cleaners. Mixing bleach with ammonia or other cleaning products will produce dangerous, toxic fumes
- Open windows and doors to provide fresh air.
- Wear non-porous gloves and protective eye wear.
- If the area to be cleaned is more than 10 square feet, consult the U.S. Environmental Protection Agency (EPA) guide titled *Mold Remediation in Schools and Commercial Buildings*. Although focused on schools and commercial buildings, this document also applies to other building types. You can get it free by calling the EPA Indoor Air Quality Information Clearinghouse at (800) 438-4318, or by going to the EPA web site at http://www.epa.gov/mold/mold_remediation.html
- Always follow the manufacturer's instructions when using bleach or any other cleaning product.

If you plan to be inside the building for a while or you plan to clean up mold, you should buy an N95 mask at your local home supply store and wear it while in the building. Make certain that you follow instructions on the package for fitting the mask tightly to your face. If you go back into the building for a short time and are not cleaning up mold, you do not need to wear an N95 mask.

MOLD PREVENTION TIPS

- Keep the humidity level in your home between 40% and 60%. Use an air conditioner or a dehumidifier during humid months and in damp spaces, like basements.
- Be sure your home has enough ventilation. Use exhaust fans which vent outside your home in the kitchen and bathroom. Make sure your clothes dryer vents outside your home.
- Fix any leaks in your home's roof, walls, or plumbing so mold does not have moisture to grow.
- Clean up and dry out your home thoroughly and quickly (within 24–48 hours) after flooding.
- Add mold inhibitors to paints before painting.
- Clean bathrooms with mold-killing products.
- Remove or replace carpets and upholstery that have been soaked and cannot be dried promptly. Consider not using carpet in rooms or areas like bathrooms or basements that may have a lot of moisture.

HIRING A PROFESSIONAL CLEANER

If you choose to hire a contractor (or other professional service provider) to do the cleanup, make sure the contractor has experience cleaning up mold. Check references and ask the contractor to follow the recommendations in EPA's *Mold Remediation in Schools and Commercial Buildings*, the guidelines of the American Conference of Governmental Industrial Hygienists (ACGIH), or other guidelines from professional or government organizations.

HOW CAN I PREVENT WATER DAMAGE AND MOLD IN MY HOME?

Moisture control is the key. Inspect your home regularly for indications of potential water leaks and establish a maintenance schedule to check the following regularly:

- **WATER HEATERS** - Check for rust and deterioration. Make sure drain lines are not clogged. Drain and clean as recommended by the manufacturer.
- **A/C DRAIN LINES** - Drain lines can become clogged and cause overflow from the drip pan. Periodically check the drip pan and service it annually.
- **APPLIANCE HOSES** - Regularly inspect hoses and fittings on washing machines, ice makers and dishwashers, and replace washing machine hoses every two years.
- **SHOWERS, TUBS, SINKS AND TOILETS** - Check for a watertight seal around all bathroom fixtures. Reseal as needed.
- **VISIBLE PIPING** - Routinely check piping under cabinets and sinks for leaks, rust and evidence of deterioration.
- **WASTE/GARBAGE DISPOSAL SYSTEMS** - Routinely check for leaks.
- **CAULKING AROUND WINDOWS AND DOORS** - Keep a continuous bead of caulk or weather proofing to seal the interior from the weather. Reseal as needed.
- **ATTICS AND CEILINGS** - Routinely check for wet insulation and water stains.
- **WALLPAPER** - Routinely check for bubbling, peeling or stains.
- **ROOFS** - Keep roofs free of debris. Promptly repair any damage and seal cracks or replace flashing around chimneys, skylights and vents.
- **LANDSCAPE** - Yards should slope away from the house to prevent puddles near the foundation.
- **SPRINKLERS AND IRRIGATION SYSTEMS** - Do not allow sprinklers to soak the exterior of your home.

I HAVE A WATER DAMAGE CLAIM. WHAT SHOULD I DO?

Most policies indicate that you should take the necessary steps to prevent further damage, including:

- Immediately stop the source of water intrusion, if reasonably possible.
- Make reasonable and necessary repairs to protect the property.
- Remove excess water. If the damage is significant, consider using a water extraction company for immediate help.

Be sure to keep an accurate record of all repairs and expenses, including receipts. Contact your agent or insurer and give verbal and written notice of the facts relating to the damage. Ask what is required of you. Begin the process of determining if your loss is covered and to what extent. Timely notification to the insurance company is critical.

WATER DAMAGE INSURANCE TIPS FOR GREATER RESULTS

- Photograph the damaged property.
- Whenever reasonably possible, move wet items to a secure, dry and well-ventilated area.
- Protect repairable and undamaged items from further damage.
- Move rugs and pull up areas of wet carpet as soon as possible.
- Increase air circulation around wet areas by opening closet and cabinet doors, moving furniture away from walls and running fans.
- If necessary, remove wallboard and flooring materials to dry out those areas.
- Don't throw away damaged materials until instructed to do so by your insurance company.
- Keep a detailed activity log, including a record of all contacts with your insurance company.
- Document all repair and cleaning expenses.

WHAT SHOULD I EXPECT FROM MY INSURANCE COMPANY IF I REPORT WATER DAMAGE?

Water damage does not always cause mold. There is a direct correlation between the timeliness of response to water damage and the prospect for mold damage, so take all reasonable steps to mitigate water damage and stop the growth of mold.

WATER DAMAGE CLAIMS THAT INCLUDE ACTIVE MOLD GROWTH OFTEN INVOLVE SIGNIFICANTLY HIGHER COSTS THAN CLAIMS WITHOUT MOLD.

- For typical water damage claims, your insurance company should make written or verbal contact within 72 hours or one business day of notice of claim, and share information regarding emergency repairs and mold prevention.
- In the case of water intrusion, your insurance company may verify that you have shut off the water and advise you to contact a qualified specialist such as a plumber or water extraction service. You may be advised of your responsibilities under the terms of your policy.
- Your company may provide a list of qualified specialists who can address the problem immediately. However, you have the right to select any vendor — including companies not on the list. If you do choose another company, you should contact your insurance company BEFORE repairs are made to verify that it will pay the claim.
- The name and contact information of a company representative should be provided. Many specialists may be involved in processing and investigating your claim, but one representative will oversee your claim and be available to answer questions.
- Legislation in 2005 requires insurers to acknowledge a homeowner's claim within 14 days. A claim investigation must begin within 10 days after the insurer receives proof of loss statements from the insured, however there are exceptions for some factors — such as catastrophes — which are beyond the control of the insurer.

IF I MOVE OUT OF MY HOME, WHAT CAN I EXPECT FROM MY HOMEOWNERS POLICY?

The representative should determine if your claim is covered and provide an initial damage estimate within seven to 14 days after the initial visit. This estimate is subject to change, and the timelines may not be feasible in the event of a major disaster like a hurricane.

For covered water damage claims, homeowners policies provide “additional living expense” (ALE) coverage to pay some extra expenses if damage to your home prevents you from living there. This typically covers extra costs for food, housing, telephone, transportation to work or school, relocation and storage, and utility installation and furniture rental for a temporary residence. Refer to your individual policy for specific information. ALE costs, due to mold, will be applied to the mold limit.

HOW CAN I ENSURE THE MOLD REMEDIATION IS HANDLED CORRECTLY?

At this time there are no standards or certification for mold remediation specialists. As you choose a company to repair the damage, you should:

- Use the same care that you would employ when selecting any contractor.
- Ask for references from the mold remediation specialist you select.
- Ask to see written company operating procedures and the types of insurance the mold remediation company carries.
- Obtain a written contract with prices and estimated completion dates for stages of the work.

You may also wish to contact your local Better Business Bureau to learn whether any of the contractors you are considering have had complaints filed against them.

THE FLORIDA FAIR LENDING ACT

Protect Yourself from Predatory Lenders! Changes in Florida law aim to crack down on predatory lenders who target those who can least afford to lose money. Predatory lenders offer easy access to money but often use high-pressure sales tactics, inflated interest rates, outrageous fees, unaffordable repayment terms, and harassing collection tactics. Homeowners can even be tricked into taking out a loan that they cannot afford to repay and risk losing their home to foreclosure.

The Florida Fair Lending Act prohibits aggressive or deceptive loan tactics, including:

- Charging prepayment penalties for longer than three years.
- Increasing interest on loans going into default.
- Balloon payments on loans that mature in less than 10 years.
- Extending credit regardless of a borrower’s ability to pay.
- Making direct payments to home improvement contractors.
- Calling a loan due even though the borrower has complied with the terms of the loan.
- Refinancing a loan during the first 18 months, unless there is a benefit to the borrower.
- Offering to originate a loan at the borrower’s home without a prearranged appointment.
- Charging late fees that exceed five percent of the payment.

PUBLIC ADJUSTERS

Excerpt from: **INFORMATION MEMORANDUM – DFS-01-2004 ISSUED August 17, 2004 DFS**

A “Public Adjustor” is defined in the Florida Statutes, as any person, except a duly licensed attorney at law, who for money, commission, or any other thing of value, prepares, completes or files an insurance claim form for an insured or third-party claimant or who, for money, commission, or any other thing of value, acts or aids in any manner on behalf of an insured or third-party claimant in negotiating for or effecting the settlement of a claim or claims for loss damage covered by an insurance contract or who advertises for employment as an adjuster of such claims, and also includes any person who, for money, commission or any other thing of value, solicits, investigates, or adjusts such claims on behalf of any such public adjuster. This definition does not apply to a licensed health care provider or employee thereof who prepares or files an insurance claim form on behalf of a patient, nor does it apply to a person who files a health claim on behalf of another and does so without compensation.

All other persons or entities that act as public adjusters and are not exempt by the above definition of a public adjuster, or are not duly licensed by the Department of Financial Services are in violation of Section 626.8738, Florida Statutes, which defines the penalty for unlicensed public adjusting as a felony of the third degree.

Contractors, consultants, engineers, property managers, architects, and others engaged in professions or trades are in violation of the Florida Insurance Code when engaged in public adjusting activities on behalf of policyholders.

Nothing herein shall prevent contractors, engineers, architects or others from submitting estimates of the value of property damaged to a policyholder if done so without filing, negotiating, or settling a claim or otherwise engaging in acts within the definition of public adjuster.

To report instances of unlicensed persons adjusting or attempting to adjust claims, call 1-800-212-STORM (1-800-227-8676) or go to www.fldfs.com and click “report Insurance Fraud.”

If you have questions or need additional information, contact the Division of Agent and Agency Services at (850) 413-5601.

PUBLIC ADJUSTER SUMMARY

If you contract with a public adjuster, he or she will work for and represent you by adjusting your claim and presenting it to your insurance company. The contract you sign, in most cases, is a binding legal contract.

This contract obligates your insurance company to add the public adjuster as an additional payee on your claim check, as long as the public adjuster chooses to keep the contract in force. As with all contracts, read it carefully before signing.

The hiring of a public adjuster does not guarantee that you will receive a larger claim payment or receive it any faster. You do have three days to cancel a normal contract.

TIPS TO REMEMBER ABOUT PUBLIC ADJUSTERS

- The Adjuster must be licensed by the State of Florida Department of Financial Services. You have the right to ask them to produce an adjuster’s license issued by DFS.
- The Adjuster can not charge you more than 10% of the Insurance settlement. A public adjuster does not work for or represent your insurance company. They work for you.
- You should never pay an Adjuster up front. They are paid when insurance claims are settled.
- Keep the hotline number handy, 1-800-22-STORM.

FREQUENTLY ASKED QUESTIONS

Where can I get food and water?

Answer: The American Red Cross and other volunteer agencies will provide you with food, water and clothing. Listen to your radio or watch local media for location of the nearest volunteer agency facility or distribution points.

I have damage to my home but I'm not sure what I should do first?

Answer: Immediately report damage to your agency or insurance company. Your agent should provide you with claim forms to arrange for an insurance adjuster to visit your property and assess your damage. If you are unable to contact your agent or insurance company, contact DFS for assistance at 1-800-22-STORM and they will help.

What precautions should I take if the damages to my home require me to leave?

Answer: Secure your property. Lock windows and doors. Turn off your gas and electricity. Contact your insurance agent and provide a phone number where you can be reached.

What if my home was destroyed?

Answer: The Federal Emergency Management Agency (FEMA) can provide emergency housing assistance to those whose homes are damaged or destroyed. To apply for assistance, all you have to do is call 1-800-621-FEMA (3362) (TTY: 1-800-462-7585)

The person I'm dealing with from the contractor is pressuring me to sign. What should I do?

Answer: Don't let anyone rush you into signing a contract. Get written estimates from at least three firms. Ask contractors if there is a charge for an estimate before allowing them in your home. Ask for explanations of price variations. Don't automatically choose the lowest bidder. Get a copy of the final, signed contract. Don't pay for the entire job up front. Never give a deposit until you've done your homework. When you make a down payment, it should not be more than one-third of the total price. Pay only by check or credit card. Pay the final amount only after the work is completed to your satisfaction. **Don't pay cash.**

Before I sign a contract with a contractor, what should I be cautious of?

Answer: Make sure your contract includes the following:

- Detailed description of the work to be done that itemizes labor and cost of materials to be used.
- Starting and completion dates.
- A provision that the contractor will get all necessary permits.
- Warranties on materials and workmanship.
- Removal of construction debris.
- Your right to cancel in three business days if contract is signed at your home.

FREQUENTLY ASKED “*INSURANCE*” QUESTIONS

Why didn't the insurance company pay the appraised value of my loss?

Answer: The appraised value of your property is the value when the appraisal was made. Your property may have lost value since your last appraisal as a result of poor maintenance or depreciation. If your house or belongings are damaged, your insurance company must pay your property's actual cash value at the time of the loss or its replacement value **if your policy provides replacement** cost coverage.

Why didn't my policy pay for damage caused by a flood?

Answer: Flood damage is not covered by most homeowner policies. A separate policy can be purchased through the National Flood Insurance Program insurance company, call NFIP, (888) 724-6924

Why didn't my policy pay for seepage, dry rot, and vermin?

Answer: Generally, insurance policies exclude damage caused by seepage, dry rot, or vermin (animal pests). This is because these problems are usually the result of poor maintenance, not a "sudden and accidental" event.

Why didn't my insurance pay to replace everything I lost?

Answer: Most homeowner policies have "dollar limits" on certain types of belongings. Generally, these limits are on silverware, guns, jewelry, watches, furs, and computers. The limits usually cover losses of the average person. Talk to your agent or insurance company about increasing these limits to meet your individual needs.

Why did the insurance company not renew my policy?

Answer: Insurance companies may cancel your policy if your property has deteriorated to a point that it no longer meets the company's underwriting standards. Insurance companies may also choose not to renew your policy if you have filed more claims than the average person. The average homeowner files a claim once every nine years.

Why did my agent tell me one price for my insurance, but the company is charging me more?

Answer: If an agent tells you one price, but your bill is for a higher premium, it could be that a simple mistake was made in processing your application. Check to see if the amounts of insurance, deductible, scheduled items and policy endorsements are the same on the policy and the quote. If you can't find a discrepancy, check with your agent or company to find out if the bill is correct. If the bill is higher than you expected, ask for an explanation. You will probably find there is an honest misunderstanding between you and your agent. These misunderstandings or "misquotes" can happen when the agent does not have accurate information about your property or about what kind of coverage you want.

What is the difference between the replacement cost and the actual cash value of my property?

Answer: Replacement-cost coverage pays to replace your home and belongings with materials of "like kind and quality" at current prices. Actual cash-value policies reimburse the depreciated value. A replacement-cost policy will usually cost a little more. Some companies no longer offer replacement cost coverage.

Credits

Associated Builders and Contractors of Florida

www.abcFlorida.com

Associated General Contractors

www.agcfl.org

B-4-U-Build

www.B4UBuild.com

Channel 5 Storm Team Hurricane Survival Guide

www.wptv.com

City of Port St. Lucie

www.co.st-lucie.fl.us

Disaster Contractors Network – Rebuilding After A Storm

www.dcnonline.org

FEMA

www.fema.gov

Florida AARP

www.aarp.org/fl

Florida Department of Business and Professional Regulation

www.myflorida.com

Florida Department of Community Affairs

www.dca.state.fl.us

Florida Department of Financial Services

www.fldfs.com

Florida Homebuilders Association

www.fhba.org

Florida Roofing, Sheet Metal and Air Conditioning Contractors Association

www.FloridaRoof.com

My Safe Florida Home

www.mysafefloridahome.com

Palm Beach County Hurricane Preparedness 2008

www.pbcgov.com

St. Lucie County Cooperative Extension

www.co.st-lucie.fl.us

University of Florida IFAS Extension, Martin County

www.mcifas.com/fcs