

10 tips for dealing with hurricane damage to your home

First Coast News , WTLV

JACKSONVILLE, Fla. — If you have damage in your home due to a hurricane, there are several things you need to know:

1. If you have flood insurance, you must notify your insurance provider within 60 days of the flood damage. The National Flood Insurance Program has a step-by-step guide on how to file your flood claim. Click [here](#) to access that page. Insurance companies can also help set up this policy.
2. Take steps to minimize further damage. Only make repairs necessary to protect your home and property from further damage, such as covering broken windows and holes to keep rain out and prevent theft. Don't make permanent repairs until instructed by your insurance company. Save all repair receipts.
3. Even if you don't have flood insurance, you may have some coverage from your homeowners' policy. Deadlines vary by insurance company, so it is in your best interest to contact your agent or company as soon as you are aware of the damage. Tornado damage should be covered. Your homeowners' policy may cover things like:
 - a. Roof damage from a tree hitting your home
 - b. Water damage from rain entering your home if your roof or windows were damaged in the storm.
 - c. Living expenses to cover hotels, food, or other expenses if you were ordered to evacuate
 - d. Spoilage of food due to power outages.
4. If you have uninsured losses like floods without flood insurance), you may be eligible for help from the Federal Government.
 - a. Apply at DisasterAssistance.gov to find out if you can get help from FEMA Federal Emergency Management Agency)
5. Homeowners, renters, and small businesses may be eligible for a disaster loan program through the

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Source: <https://uphelp.org/10-tips-for-dealing-with-hurricane-damage-to-your-home/> Date: April 25, 2024

U.S. Small Business Administration.

6. When the insurance company's adjuster inspects the damage, walk around with them to make sure they don't miss anything. You might want to have your contractor or builder with you to discuss estimates or technical specifications with the adjuster or your insurance company.

7. If you think your insurance company has treated you unfairly, you can file a complaint with the Florida Office of Insurance Regulation, either by using their online form or calling their Help Line at 850-413-3140.

8. Adjusters are the people you will deal with most during your claim. There are several types of insurance adjusters. Know who you are dealing with and what your rights are.

- a. Company adjusters are employees of the insurance company.
- b. Independent adjusters are independent contractors who provide claims services to insurance companies. They usually charge the insurance company a fee for each claim they handle.
- c. Public insurance adjusters are independent adjusters who help people negotiate claims with their insurance companies. Public adjusters work for you, not the insurance company. Public insurance adjusters charge fees for their services. Before you hire a public insurance adjuster, make sure you understand what you'll have to pay. Public adjusters aren't allowed to give legal advice or participate in the reconstruction or repair of your damaged property. They also aren't allowed to engage in any activity that would be a conflict of interest. A public adjuster must be licensed by FLOIR. To learn whether a public adjuster is licensed, call FLOIR's Consumer Help Line at 1-877-MY-FL-CFO 1-877-693-5236).

9. What should I expect from my insurance company?

- a. Your company must let you know they got your claim within 14 days of getting it. The company might ask you for more information to investigate your claim. This might include asking you to fill out a proof-of-loss form.
- b. The company must accept or reject your claim within 30 business days of getting all the information it needs from you. If the company rejects your claim, it must tell you why in writing.
- c. The company must send your check within 90 business days after it agrees to pay your claim.
- d. These deadlines may be extended after disasters.

10. There are a lot of very specific issues related to filing claims after a hurricane. United Policy Holders, a 501 c) 3) non-profit, provides a bevy of resources including a great section of Frequently Asked

Questions.

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