

[Hurricane Ian UPdate & Roadmap to Recovery Info](#)

The amount of destruction, dislocation and loss of life caused by Hurricane Ian is still being calculated, but it's horrendous, record-breaking and very sad. Fortunately this is not Florida's first hurricane – and help resources are pouring in.

United Policyholders has set up a [Hurricane Ian Help Library](#) and will be assisting impacted households in the months and years ahead by working with trusted partners in the region and connecting them with current information and resources. During our upcoming [Ian Roadmap to Recovery Orientation webinar](#), UP staff and a Florida-based expert panel will highlight best practices for documenting losses and securing insurance benefits on time and in full.

People, businesses and communities that have been hit by Ian will need help finding reliable professional help with emergency repairs and drying out what can be salvaged. They face stiff competition for reputable professionals to accurately estimate repair and replacement costs and do the necessary work, supply chain problems, inflated material costs, high-pressure sales tactics and ripoff artists. And, they face “wind versus water” and related insurance coverage and claim challenges. *Far too many will be [underinsured](#) and uninsured.*

We call on adjusters employed by Florida insurers and the National Flood Insurance Program to uphold their legal and moral obligation to adjust and pay Ian claims fairly, fully and promptly. We call on insurance executives, attorneys, public adjusters, and public officials to collaborate on non-adversarial solutions to resolving claim disputes. The scale of destruction and future of the insurance system compel this.

High deductibles, [fine-print limitations and exclusions](#), and [business](#) and [political dynamics](#) mean that many victims will have to fight to recover the full benefits they're entitled to.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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UP looks forward to supporting constructive solutions that have worked in other regions impacted by large-scale [catastrophic](#) and [flooding events](#). Coordinated debris removal, bulk buying of construction materials, and fair insurance dispute resolution processes for home and flood claims are critical and imperative.

**Know someone affected by the hurricane?
Share these links:**

[Hurricane Ian Insurance and Recovery Help Library](#)
[Avoiding Frauds and Scams After a Disaster](#)
[NFIP flood policyholders can request a \\$20,000 advance](#)
[Help from the FL. Division of Consumer Services](#)
[Licensed professional claim help](#)

UP will be updating our Hurricane Ian Insurance and Recovery Help library often with resources. Check back often: www.uphelp.org/IAN