

## [Tips To Help Consumers Get Fair Insurance Treatment After Hurricane Ian](#)

Consumer Federation of America

### ***Insurers and Public Officials Must Ensure Consumer Claims Get Paid in Full***

Washington, DC – Today Consumer Federation of America (CFA) and United Policyholders (UP) shared [resources](#) to help consumers get their wind and flood insurance claims paid promptly, fully, and fairly in the wake of Hurricane Ian. Policyholders are entitled to receive their claims payments to the full extent of their insurance policy. Insurance regulators and state and federal officials must hold insurers to their obligations.

“Getting claims paid after Hurricane Ian must not become a second disaster for the policyholders who will rely on the insurance companies in the weeks and months ahead,” said Douglas Heller, CFA’s Director of Insurance. “We hope insurers will be good partners in the recovery and rebuilding to come, but history tells us that policyholders and regulators must stay vigilant to ensure fair treatment.”

“Home and flood insurance funds should be the fastest and best source of recovery help for the home and business owners who’ve been devastated by Ian,” said Amy Bach, Executive Director of United Policyholders. “Finding trustworthy repair pros and temporary living arrangements will be very hard – the last thing victims need is insurers balking at paying in full and on time. Through our [Roadmap to Recovery](#) program, UP and our Florida-based partners are mobilizing to deliver guidance and advocacy services aimed at making sure all available funds flow as they should. Visit: [www.uphelp.org/IAN](http://www.uphelp.org/IAN) early and often.”

Many Ian victims will be underinsured and uninsured for flood damage, and there will be big fights over whether the damage was caused by wind (covered in a home policy) versus flooding (excluded in a home policy). Home insurers should pay for damage from hurricane winds and falling rain.

The two leading national consumer groups recommend that insured property owners with damaged homes take the following steps:

1. **Contact your insurance company and report your claim as soon as possible.** Depending on what caused the damage to your home, your claim may be covered by wind insurance or flood insurance, or by both.
2. **Document damage in photos and video as thoroughly as possible,** but only to the extent that it is safe to do so. Do not allow damaged items to be removed before they have been photo-documented.
3. **Keep a daily journal, noting each time you speak or meet with insurance company adjusters,** repair pros, or anyone you are considering hiring. Note their name and the date and time of the contact.
4. **Maintain receipts for every cost you incur;** this includes hotel and food costs when you evacuate, any alternative living arrangement costs if you cannot return to your home, and anything you spend on making initial repairs to your home to prevent further damage. This may be covered under your home or private flood insurance policy. Temporary living expenses are not covered under NFIP policies.
5. **Check references and license status before you agree to hire or assign any of your insurance benefits to any professional.** Post-disaster scams are common. Local help is preferable but if not available, be careful vetting out-of-the-area pros before you sign on the dotted line.
6. **Contact your Insurance Department and FEMA (for flood claims) if you run into problems::**

Florida Office of Insurance Regulation

1-877-693-5236

200 E Gaines St, Tallahassee, FL 32399

[Consumer.Services@myfloridacfo.com](mailto:Consumer.Services@myfloridacfo.com)

File a complaint: <https://apps.fldfs.com/eService/Newrequest.aspx>

South Carolina Department of Insurance

803-737-6180

1201 Main St #1000, Columbia, SC 29201

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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](http://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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[consumers@doi.sc.gov](mailto:consumers@doi.sc.gov)

File a

complaint: <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=SC&dswid=3785>

Federal Emergency Management Agency

1-800-427-4661

500 C St SW, Washington, DC 20024

<https://www.fema.gov/about/contact>

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