



Hurricane Ian Navigating Your Contents Claim

A Roadmap to Recovery® webinar
December 7, 2023

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Empowering the insured

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EVENTS

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Navigating Your Contents Claim

Thursday, December 7, 2023
6:00 p.m. ET

Zoom

2022 Hurricane Ian Survivors

REGISTER

In this webinar, you will learn how to tally up person property/contents items that were damaged or destroyed so you can collect the full amount owed on those items.

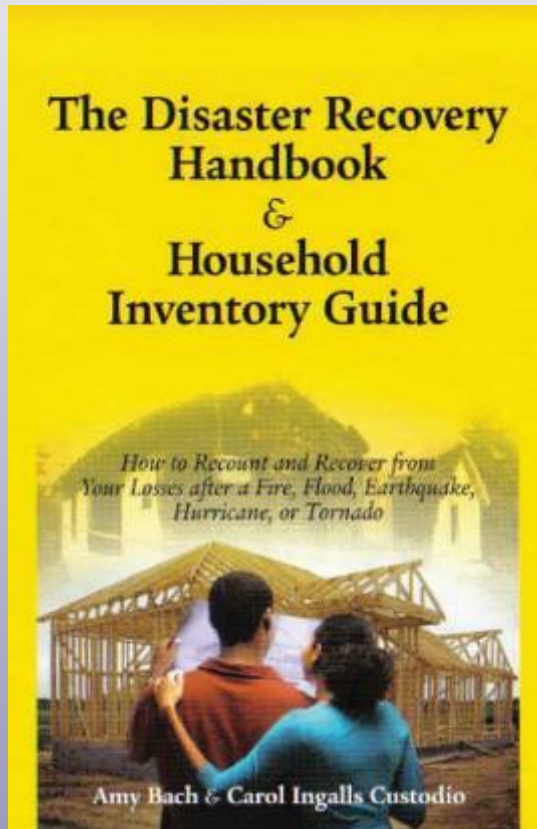
RESOURCES

- [Home Inventory and Contents Claim Tips](#)
- [10 tips for settling the contents portion of your claim](#)
- [Depreciation Basics](#)
- [Sample House Fire Contents Inventory \(CO 2020 Wildfire\)](#)
- [Slide Deck: Navigating Your Contents Claim \(12-7-2023\)](#)

United Policyholders (UP) and our Roadmap to Recovery[®] Program

- A national 501(c)3 not-for-profit that is a trusted information resource and respected voice for insurance consumers in all 50 states
- 32 year track record and expertise in disaster recovery and insurance legal matters. Serving Florida residents and coordinating with Florida partners since 1992
- The Roadmap to Recovery program = *Post disaster guidance and services focused on financial, insurance, real estate and construction decision-making and emotional recovery*
- Funded by donations and grants, volunteers/*pro bono*. You can't hire us, our services are free, but limited
- Partners include DOIs, VOAD members, Insurance, Legal, Construction and Personal Finance professionals

R2R Guidance and Tools

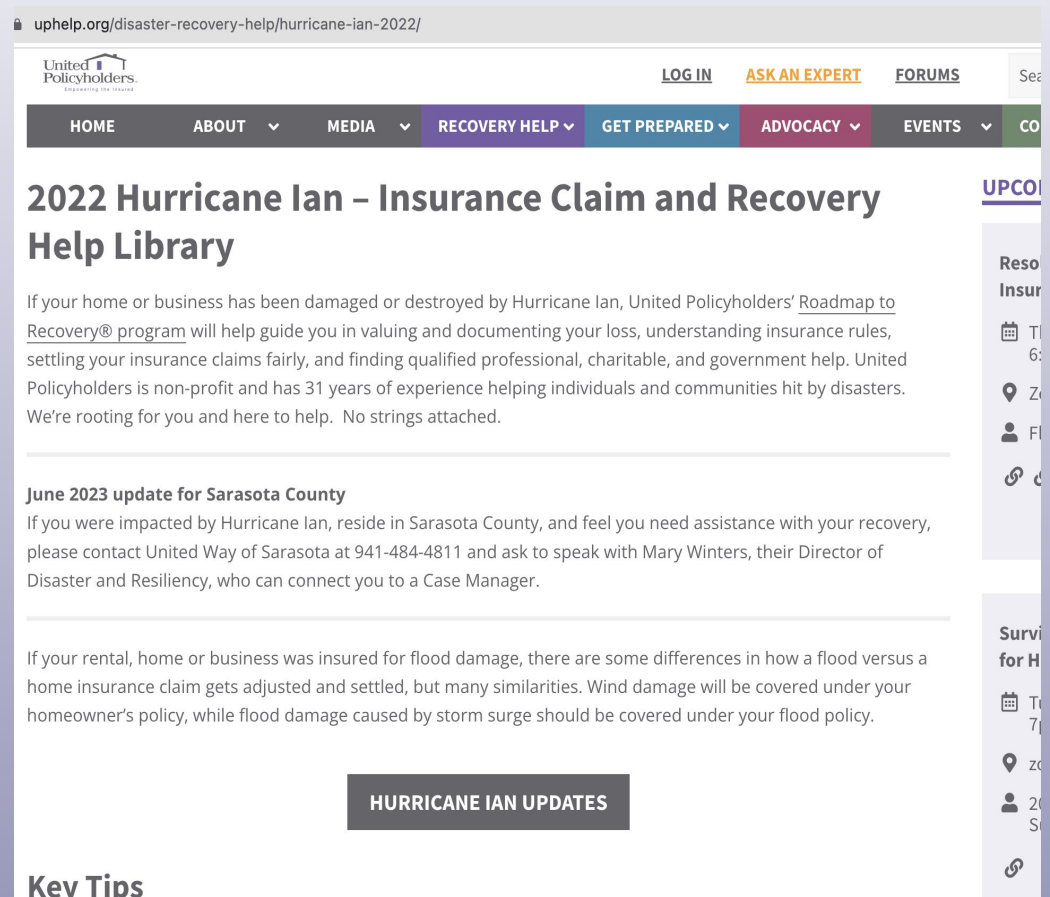


“The Little Yellow Book”

Email info@uphelp.org
if you would like a
copy mailed to you.

2022 Hurricane Ian Insurance Help Library

- Florida-Specific Help Resources with Step-by-Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help
www.uphelp.org/findhelp
- Sample Letters & Claim Forms
www.uphelp.org/samples
- Survivors Speak Tips
www.uphelp.org/survivorsspeak
- Upcoming Workshops And Resources www.uphelp.org/events



The screenshot shows the website uphelp.org/disaster-recovery-help/hurricane-ian-2022/. The page features a navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, and EVENTS. The main heading is "2022 Hurricane Ian – Insurance Claim and Recovery Help Library". The content includes an introductory paragraph about the "Roadmap to Recovery" program, a "June 2023 update for Sarasota County" section, and a section on flood damage. A "HURRICANE IAN UPDATES" button is visible at the bottom of the main content area. The page also includes a search bar and a sidebar with additional resources.

Sample letters, example documents
available free, online at
www.uphelp.org/samples

- Suggested wording for getting clear answers and policy benefit payments from an insurance company (denials, exclusions, etc.)
- Samples of dwelling replacement, code upgrade cost estimates, contents inventories, proof of loss forms

Think of Your Insurance Claim as a Business Transaction

The insurance company wants to **MINIMIZE** money it pays out on your claim.

You want to **MAXIMIZE** money paid out to you.

An adjuster may be friendly but they're not your friend – they're a trained negotiator.

When interacting with your
insurance company...

Two words describe the approach most
likely to get what you need:

POLITE
ASSERTIVENESS

Speak “UP”

- Present your requests clearly and in writing
- Explain what you need, when you need it, and why you are entitled to it
- Keep a Claim Journal
 - Take notes on who you talked to, the number you called, date and time, what was said. Keep all of your paperwork organized and together
- Use your “working copy” of the policy
 - “Can you show me where it says that in my policy?”

Today's Presenters

Valerie Brown

Deputy Executive Director, United Policyholders

Selina Clark

Roadmap to Recovery Insurance Specialist, United Policyholders

Mark Dillman, Esq.

Partner & Public Adjuster, Dillman & Dillman, LLC

Today's topics

1. Know your policy limits for **Personal Property**
2. Options for completing your **Contents** claim
3. Document and value your **Personal Property**
4. Learn the Lingo – **RCV, ACV, Depreciation**
5. Why **Depreciation** matters
6. Protect yourself

1. Know your policy

- Read your complete policy, look for:
 - (sub-limits) or exclusions
 - riders or schedules
 - your duties and responsibilities
- Organize and document
 - Highlight a working copy of policy
 - Save and scan all receipts
 - Keep a record and timeline of all communications
- Network with others to see who has had success in negotiating less stringent requirements

Contents claims tips

- GOAL: To collect the full amount your insurer owes you for every item that was damaged or destroyed by either:
 - Negotiating a waiver of the inventory requirement or reduce paperwork burden;
 - Preparing a detailed list (inventory) that describes and values everything you lost and submitting it to your insurance company along with receipts as you replace items; or
 - Hiring professional help

Know your policy limits

Personal Property - Coverage C

SAMPLE HOMEOWNER POLICY DECLARATION PAGE ¹

Policy Number:

Policy Period: 03/10/2007 to 03/10/2008 12:01 AM Local Time

NAME AND MAILING ADDRESS OF INSURED

AGENT NAME AND ADDRESS

A	B	C	D	E	F
DWELLING	SEPARATE STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	PERSONAL LIABILITY	MEDICAL PAYMENTS TO OTHERS
\$500,000	\$50,000	\$350,000	12 Months	\$XXX,XXX	\$X,XXX

Loss Deductible for Section I: \$1,000

Earthquake Deductible: See Message Below

COVERAGE FORMS

FORM NUMBERS

PREMIUMS

Special Form – Homeowners Policy	WG HO 300 (7/91)	\$x,xxx
Replacement Cost Composite	WG HO 301(7/91)	Incl.
Increased Limit for Coverage E & F	Section II	Incl.
Mold, Fungus, Wet Rot, Dry Rot, or Bacteria	WG HO 303 (05/02)	Incl.
Premises Alarm or Fire Prot. System	HO-216 (4/84)	Incl.
Mortgage Payment Supplement	MP 606 (3/84)	Incl.
Lender’s Loss Payment Endorsement	4388FU NS (5/42)	

Important – Earthquake Coverage is Not Included – Contact Your Agent For Further Information.

The Policy Does Not Include **Building Code Upgrade** Coverage.

Extended Replacement Cost Coverage Does Not Exceed 200% of Limit “A” – Dwelling.²

Coverage Includes **Personal Property Replacement Cost**.³

Know your Coverage “C” limits

- Start on your “Declarations” page and find the dollar limits for your Coverage “C” **Contents** or **Personal Property** (It is “B” for State Farm and a few others)
- Seek out any and all endorsements/extras that increase the amount of your contents
- Do the math - your contents limits is usually a percentage of your dwelling limits (75%)
- Check for “scheduled” items that have added insured value (artwork, jewelry, valuables)
- Check your limits for “sub-limits” on personal property items, (cash, stamps, firearms, jewelry, watches)
- Double check the sub-limits based upon type of “Peril”

Requirements vs Requests

- Locate the policy language that states what your duties and responsibilities are in documenting your loss for **personal property/contents**
- Compare this policy language with what the adjuster is asking you to provide (extra requested info)
- If you do not believe it will assist your claim to provide this extra requested info, ask adjuster to show you where it is in your policy
- Check with your State DOI to understand the laws and guidance that apply to your claim
- Provide everything you can manage to help you receive the full amount you are owed under the policy

Know your policy limits - samples

SAMPLE HOMEOWNER POLICY DECLARATION PAGE ¹

Policy Number:

Policy Period: 03/10/2007 to 03/10/2008 12:01 AM Local Time

NAME AND MAILING ADDRESS OF INSURED

AGENT NAME AND ADDRESS

A	B	C	D	E	F
DWELLING	SEPARATE STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	PERSONAL LIABILITY	MEDICAL PAYMENTS TO OTHERS
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**First American
Property & Casualty
Insurance Company**

Customer Service
888. [REDACTED] / www.fapclg.com

A California domiciled company

**HOMEOWNERS POLICY
RENEWAL DECLARATIONS**

POLICY NO [REDACTED]

BROKER NUMBER [REDACTED] BROKER PHONE [REDACTED]
BROKER NAME: [REDACTED]

NAMED INSURED:

[REDACTED]

[REDACTED]

Location of property insured:

[REDACTED]

Annual Renewal coverage under this policy will become effective provided the premium is paid as indicated on the enclosed Renewal Invoice. Insurance is provided only with respect to the following coverages for which a limit of liability and/or premium is specified, subject to all conditions of this policy. We will pay only that part of the total of all loss payable under Section I that exceeds the deductible amount shown in the Declarations, subject to the policy limits that apply. The deductible applies per occurrence.

Policy Period: 12 months From [REDACTED] 12:01 a.m., STANDARD TIME at the location of property insured.

Coverage Description	Coverage/ Limit/ Amount	Policy Deductible	Coverage Premium	Forms and Endorsements made part of this policy at time of issue:	
COVERAGE A - DWELLING	\$761,947	\$1,000	\$1602.00	* GP HO3 77 OR 16 12/	
COVERAGE B - OTHER STRUCTURES	\$76,195		INCL.		* GP HO3 27 OR 05 07/
COVERAGE C - PERSONAL PROPERTY	\$533,363		INCL.		* GP HO3 01 OR 01 12
COVERAGE D - LOSS OF USE	\$152,389		INCL.		GP HO3 09 01 01/
COVERAGE E - PERSONAL LIABILITY	\$300,000		\$16.00		GP HO3 19 OR 05 02/
COVERAGE F - MEDICAL PAYMENTS TO OTHERS DEDUCTIBLE	\$1,000		INCL.		GP HO3 36 OR 01 08/
ORDINANCE OR LAW	\$76,195		\$-290.00		HO 00 03 02 00/
CREDIT CARD COVERAGE	\$1,000		INCL.		HO 01 36 OR 03 01/
ENHANCEMENT PLUS			INCL.		HO 04 16 04 91/
FIRE DEPT SERVICE CHARGE COVERAGE	\$750		INCL.		GP HO3 08 OR 05 01/
HOMEOWNERS PLUS END.W/2% INFLATION GUARD			INCL.		GP HO3 02 05 01/
BUSINESS PROPERTY	\$2,500		INCL.		GP HO3 11 05 01/
JEWELRY, WATCHES AND FURS	\$1,500		INCL.		GP HO3 18 10 01/
LOSS ASSESSMENT COVERAGE	\$2,000		INCL.		HO 04 96 04 91/
SILVERWARE, GOLDWARE AND PEWTERWARE	\$2,500		INCL.		
25% EXTENDED REPLACEMENT COST COVERAGE A - DWELLING				* New or Revised Form	

COVERAGES: This policy provides only the coverages as shown below and your additional coverages described in the policy.

AGGREGATE LIMIT: The most we will pay in any one Policy Period for any one insured Location for Coverage E - Personal Liability is \$1,000,000 regardless of the number of claims, suits or accidents.

SECTION I YOUR PROPERTY COVERAGES	AMOUNT OF INSURANCE*
A. DWELLING	\$ 78,730
B. OTHER STRUCTURES	\$ 7,874
C. PERSONAL PROPERTY	\$ 70,200
D. ADDITIONAL LIVING EXPENSE	\$ 15,746

*REFER TO SECTION I "OUR PAYMENT METHODS" TO SEE HOW THESE AMOUNTS WILL BE APPLIED

SECTION II YOUR LIABILITY COVERAGES	LIMIT OF LIABILITY	
E. PERSONAL LIABILITY	EACH ACCIDENT	\$300,000
F. MEDICAL PAYMENTS TO OTHERS	EACH PERSON	\$ 1,000
TOTAL SECTION I AND II COVERAGES PREMIUM		\$ 521.00

SECTION I DEDUCTIBLE

SECTION I LOSSES OR AMOUNTS OF INSURANCE ARE SUBJECT TO A DEDUCTIBLE OF \$500 UNLESS STATED OTHERWISE IN YOUR POLICY AND ENDORSEMENTS.

FORMS AND ENDORSEMENTS	POLICY PREMIUM
4030 01/07 EXTENDED R/C PAYMENT METHOD	\$ 10.00
4035 01/07 ADDITIONAL COVERAGE ENDORSEMENT	\$ 5.00
4048 01/07 EARTHQUAKE	\$ 118.00
4055 01/07 REPLACEMENT COST PERSONAL PROPERTY	\$ 70.00
4085 01/08 HOMEOWNERS INSURANCE FOR MFG HOMES	NO ADDED CHARGE
4103 08/17 REQUIRED CHANGE - OREGON	NO ADDED CHARGE

Insurance Agency

Underwritten by HOMESITE INSURANCE COMPANY OF THE MIDWEST

PORTLAND, OR 97015
 Phone number: 503-794-0901
 To Report a Claim: 1-866-621-4823

Number	57-L8-111-1111	
Period	Effective Date	Expiration Date
hs	MAY 12 2017	MAY 12 2018
Policy period begins and ends at 12:01 am local time at the residence premises.		

Coverages & Property

Limits of Liability

SECTION I

- A Dwelling
- Dwelling Extension up to
- B Personal Property
- C Loss of Use

\$ 469,500
 \$ 46,950
 \$ 352,125

Actual Loss Sustained

SECTION II

- L Personal Liability (Each Occurrence) Damage to Property of Others
- M Medical Payments to Others (Each Person)

\$ 100,000

\$ 500

\$ 1,000

HOMEOWNERS POLICY

Automatic Renewal - If the policy period is shown as automatic renewal, the policy will automatically renew unless you notify us within 30 days before the policy expires. This policy includes Building Code Upgrade Coverage. Mortgagee/Lienholder written notice in compliance with applicable laws.

Requested By: Policyholder

This policy does not provide coverage for loss by earthquake. This policy includes Building Code Upgrade Coverage.

Coverages & Property	Limit
SECTION I	
A Dwelling	\$ 469,500
Dwelling Extension up to	\$ 46,950
B Personal Property	\$ 352,125
C Loss of Use	Actual Loss Sustained
SECTION II	
L Personal Liability (Each Occurrence) Damage to Property of Others	\$ 100,000
M Medical Payments to Others (Each Person)	\$ 500
	\$ 1,000

Loss Settlement Provision (See Policy)

- A1 Replacement Cost - Similar Construction
- B1 Limited Replacement Cost - Coverage B

Forms, Options, & Endorsements

Homeowners Policy	EP-7955.CA
Homeowners Policy Endorsement	EE-3422
Amendatory Endorsement	EE-3247
Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate	Option JF
Firearms \$2,500 Each Article/\$5,000 Aggregate	Option FA

Policy Premium	\$ 636.00
Discounts Applied:	
Home Alert	
Home/Auto	
Claim Record	

Personal Property – special sublimits

Special Limits and Additional Coverages Coverage Level: Travelers Protect®

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Comic books and trading cards	\$1,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000
e. Theft of jewelry, watches, precious stone	\$1,500
f. Theft of furs	\$1,500
g. Theft of silverware, goldware, pewterware	\$1,500
h. Theft of firearms and related equipment	\$1,500
i. Theft of tools and their accessories	\$1,500
j. Theft of rugs, tapestries and wall hangings	\$1,500
k. Business property on the residence premises	\$3,000
l. Business property away from the residence premises	\$1,500
m. Trailers or semitrailers not used with watercraft	\$1,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage C limit of liability.

- \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

This limit includes the cost to research, replace or restore the information from the lost or damaged material.

g. ~~\$2,500~~ for loss by theft of firearms;

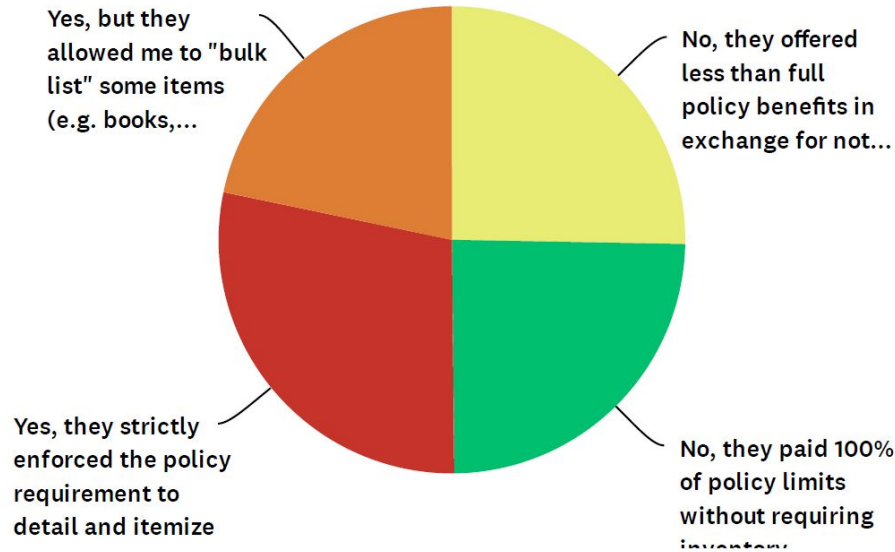
h. \$2,500 for loss by theft of silverware and goldware;

Items that are usually not covered – “Exclusions”

- Items that are specifically insured elsewhere (i.e., jewelry, art with its own coverage)
- Animals, birds, and fish
- Property of sub-tenants/roommates
- Motor vehicles (exceptions for certain vehicles not registered for use on roads and/or for handicapped assistance)
- Recreational vehicles

Q10 Did your insurer require you to submit a detailed itemized home inventory?

Answered: 953 Skipped: 380



ANSWER CHOICES	RESPONSES	
No, they offered less than full policy benefits in exchange for not requiring itemization	25.29%	241
No, they paid 100% of policy limits without requiring inventory	24.55%	234
Yes, they strictly enforced the policy requirement to detail and itemize	28.44%	271
Yes, but they allowed me to "bulk list" some items (e.g. books, cooking supplies, medicine cabinet supplies)	21.72%	207
TOTAL		953

2. Options for completing your Contents/ Personal Property claim

- A. Ask in writing for a full/partial policy limits payout and a waiver for all/part of the inventory itemization requirement; **or**
 - A. Refer to your state's Department of Insurance bulletins and notices
 - B. 100% waiver worth requesting especially if significantly underinsured
- B. Prepare a detailed list (inventory) that describes and values everything that was damaged/destroyed and submit it to your insurance company – later sending receipts as you replace items; **and/or**
- C. Hire professional help

What the insurer won't tell you

If the supported **Contents** (Coverage “C” or “B”) loss exceeds the full policy **Replacement Cost Value Coverage “C” limit** when you total up your **Actual Cash Value** inventory spreadsheet, request the claim be settled/resolved, and paid at the **full Replacement Cost Value limit**, without any need to replace or submit receipts.

Deep Breath



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3. Documenting and valuing your Personal Property

- If the insurer insists on a detailed inventory, gather available receipts, photos, available records and get help from the adjuster assigned to your claim to build a complete and accurate list of everything that was damaged or destroyed
- **Trust but verify** the adjuster's valuations on your possessions by getting prices/estimates from objective sources (stores, experts...). Fight back if your adjuster tries to unfairly depreciate your property
- Use UP's free tools:
 - www.uphelp.org/contents for claim inventory and claim tips

Download the following publications to learn about strategies from experts and other disaster survivors on completing a home inventory and negotiating the contents portion of your claim:

- Example of a completed home inventory - 2003 Cedar Fire Survivor has donated her contents claim form to UP
- UP Home Inventory Worksheets (Excel) - Complete and save on the computer.
- Contents Claim Tips
- Depreciation Basics
- Speak UP: How to communicate with your insurance company
- Sample Letter Requesting Copy of Policy
- Sample Letter Asking for the Waiver of the Contents Itemization Requirement
- Sample Letter Asking for a Personal Property Claim Settlement

[Download all sample files](#)

Home Inventory and Contents Claim Tips

Goals: Collect the value of every personal property item that was damaged or destroyed (up to your policy limits) in the least time-consuming and painful way possible.

Basic strategy: Document/list and value every item. Produce available receipts, photographs and other evidence. Get extensions of time if you need them by making a written request that proposes a reasonable amount of extra time.

Timesavers:

- Use UP's Home Inventory Spreadsheet
- Go to a large store and use a wedding gift registry scanner to list and value items you had
- Family and friends can help you remember and complete your inventory.
- Use the internet to set a value for every lost item what it will cost to replace it.
- Negotiate a "cash out" settlement at or just below your contents policy limits to avoid the painstaking task of reconstructing a complete inventory list.

A4									
	A	B	C	D	E	F	G	H	
1	© 2011 United Policyholders. All rights reserved.								
2	Description of Property	Type	Room	Year Acquired	Qty	Cost Each	Total cost	Condition of Item	Additional Notes
3	example: item 1	type 1	Kitchen	2005	4	3	12	Good	
1	© 2011 United Policyholders. All rights reserved.								
2	Description of Property	Type	Room	Year Acquired	Qty	Cost Each	Total cost	Condition of Item	Additional Notes
3	example: item 1	type 1	Kitchen	2005	4	3	12	Good	
4	Dishwasher	Appliance	Kitchen				0		
5	Freezer	Appliance	Kitchen				0		
6	Microwave	Appliance	Kitchen				0		
7	Oven and Range	Appliance	Kitchen				0		
8	Refrigerator	Appliance	Kitchen				0		
9	Cookbooks	Books	Kitchen				0		
10	Ajax	Cleaning	Kitchen				0		

Step One: Start with a list

- Start your list room by room, by topic, by category, whatever works for you to fill in the inventory
- Use UP's [Home Inventory Spreadsheet](#) or the lists in the *Disaster Recovery Handbook and Household Inventory Guide* to help you remember
- Use family and friends to help you complete your inventory; they may have photographs or be willing to list a room for you
- Go to stores with a gift registry scanner to list and value items you had, or use the internet to build your list – many stores with gift registry scanners also have online registries
- Celebrate every success, no matter how small – creating an inventory is a massive task

Step Two: Add to your list

- Keep a running 'list' with you
 - pen and paper
 - “note” in your smartphone
- Check with your bank or credit card companies for records of previous purchases. Some stores keep purchase records for several years, including Costco, Home Depot, Amazon. Always ask stores you frequently shop
- Try visualizing the room you are working on - walk around it in your mind, opening drawers and cabinets, and “looking inside”
- It can be helpful to visualize with your eyes closed and speak out loud what you are “seeing” (record or have someone taking notes)

Step Three: Estimate quantities

- Books and CDs are generally in stacks or on shelves. Estimate how many feet of shelving you had - Ask a friend to or go to a store and measure a foot of shelving (measure hardback and paperback separately) and book width (take your tape measure), find an average price by type, and then calculate roughly how many books/CDs were on each shelf
- Do the same for clothing – if your closet was 6 ft. wide and contained hanging shirts, go to a friend's closet or a store rack, arrange them as closely as you normally do, and count the number per foot
- Knowing rough dimensions can help you estimate how much of something was contained within a closet, drawer, cabinet, or storage container

Step Four: Pricing

- Included in the “duties after a loss” is listing the **replacement cost** of damaged **personal property**. Do NOT use Sale, Off-market, or Discount pricing – by the time you replace an item, the sale may be long gone
- Use a gift registry online to price items on your list
- Divide and conquer – accept offers to help; ask them to price a page/room/list and create backup documentation for replacement costs (PDF preferred to links b/c when adjusters upload to their system, links won't be live)
- Work together with other survivors

Resources for pricing

- ReplacementsLtd.com
- Amazon
- Stores you frequent (online or in person ask)

Common items and pricing links

To get you started, UP will email you a spreadsheet with active links to prices and description for common items from multiple stores in the following “spaces”:

- Kitchen consumables
- Bathroom items
- Kitchen items
- Bedroom items
- Home office items

Pricing valuable collections

Characteristics of Value

- Status of artist in marketplace
- Type of work
- Medium
- Size
- Condition
- Provenance
- Rarity
- Celebrity ownership increases value

Resources: IRS qualified appraisers

Deep Breath



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4. Learn the Lingo

- Replacement Cost Value (**RCV**)
- Actual Cash Value (**ACV**)
- Depreciation (or **holdback**)

Replacement Cost Value (RCV)

- **RCV** is the price that it would *actually* cost to repair or replace a damaged or destroyed item right now with a new item
 - i.e., a new couch, mattress, or shirt
- Most homeowner's policies, but not all, are **REPLACEMENT COST (RCV)** policies

Actual Cash Value (ACV)

- **ACV** is the pre-loss value of an item
 - the price a willing buyer would have paid you immediately before the loss
 - The item is depreciated to what its value was an instant before the loss (“Craigslist” price)
- Some policies limit payouts to **ACV** and that is all they pay (especially manufactured home policies)
- **Actual Cash Value** is also usually defined by the following formula: **ACV=RCV–Depreciation**

ACV Paid then Replacement Cost Paid When Repairs are Completed – Most Policies

5. How We Settle Covered Loss.

Covered accidental direct physical loss or damage will be settled as follows.

- a. Coverage A (**Dwelling**) and Coverage B (**Separate Structures**). We will only settle covered loss or damage on the basis of use as a private residence.

- (1) Settlement for covered loss or damage to a specific **component part(s)** of the **dwelling** or **separate structures**, except for **roof materials** and fences, will be settled at reasonable and necessary replacement cost, without deduction for depreciation, for the lesser of the costs to repair or to replace the specific damaged **component part(s)**, but for no more than the lesser of the following:

- i. the applicable **stated limit** or other limit of insurance in this policy that applies to the damaged or destroyed **dwelling** or **separate structure(s)**;
- ii. the reasonable repair or replacement cost of that specific **component part(s)** damaged for equivalent construction with materials of like

kind and quality on the **residence premises**, determined as of the time of loss or damage;

- iii. the reasonable and necessary amount actually spent to repair or replace the specifically damaged **component part(s)** of the **dwelling** or **separate structure(s)**; or
- iv. the loss to the interest of the **insured** in the property.

When the cost to repair or replace damaged property is more than \$2,500, we will pay no more than the **actual cash value** of the damaged specific **component part(s)** of property until actual repair or replacement is completed. If the damage to the **dwelling** should be a total loss, then the **actual cash value** payment will be no more than the lesser of the **stated limit** or the fair market value of the **dwelling** until actual repair or replacement of the **dwelling** is completed.

If the **dwelling** or a **separate structure** is rebuilt or replaced at a different location, the costs described in subsection ii. above are limited to the costs which would have been incurred if the **dwelling** or **separate structure** had been rebuilt or replaced at its location on the **residence premises**.

Depreciation

- “**Depreciation**” is the loss in value of an item due to age and condition (wear and tear)
- You may also see the terms “**Holdback**”, “**Withheld**”, “**Recoverable Depreciation**”, “**Non-recoverable Depreciation**”
- Carriers will often contract out the valuation of your inventory, so verify their pricing reflects what you had

Third Party Valuation Example

ESTIMATED LOSS CALCULATION	
REPLACEMENT COST (RCV)	\$280,259.44
SALES TAX	\$18,950.73
REPLACEMENT COST PLUS SALES TAX	\$299,210.17
less DEPRECIATION	(\$110,243.44)
ACTUAL CASH VALUE (ACV) PLUS TAX	\$188,966.73
less AMOUNT IN EXCESS OF LIMITS	(\$633.75)
less DEDUCTIBLE AFTER INSURED CONTRIBUTION	\$0.00
ESTIMATED NET PAYMENT	\$188,332.98
less ADVANCES	\$0.00
ESTIMATED NET PAYMENT less ADVANCES	\$188,332.98

Rosewood Bird Costa Rica	6	0	Novica	1	\$54.99	\$59.06	10%	\$53.15	Hand Made Wood Bird Sculpture
Table Folding Office 5 Ft. Melamine	0	0	Staples	5	\$79.99	\$429.55	50%	\$214.77	Global 6' Folding Melamine Banquet Table
ANTIQUE Table Kitchen Solid Maple	90	0	Go Antiques	1	\$350.00	\$375.90	0%	\$375.90	Hersman Ford over Duncan Phyle Style Table 1930 s
Table Lamp Stiffel Now Discontinued <i>Solid Brass</i>	25	0	Hayneedle	1	\$220.62	\$236.95	50%	\$118.47	Stiffel N6561 Table Lamp - Antique Brass Item # HN-CUTT027
Table Serving	6	0		1	\$25.00	\$26.85	0%	\$26.85	Table Serving
Bed Tray	23	0		1	\$25.00	\$26.85	50%	\$13.42	Bed Tray
Table TV Tray	8	0	--	1	\$45.00	\$48.33	50%	\$24.16	Table TV Tray
Collectibles Coins Silver Commemorative Coins	0	0	--	1	\$0.00	\$0.00	0%	\$0.00	Pending additional information
Collectibles Commemorative Pins Political Obama (2008)	4	0	--	4	\$10.00	\$42.96	40%	\$25.78	Collectibles Commemorative Pins Political Obama (2008)
Collectibles Doll Stacy Barbie	45	0	Amazon	1	\$27.69	\$29.74	50%	\$14.87	Barbie Stacie Doll
Collectibles Doll Julia Barbie	45	0	Amazon	1	\$47.99	\$51.54	50%	\$25.77	Mattel 50th Anniversary Barbie Diahann Carroll as Julia 11" Doll
Collectibles Doll Chrissy	41	0	EBay	1	\$39.99	\$42.95	0%	\$42.95	Collectibles Doll Chrissy
Collectibles Doll Velvet	41	0	EBay	1	\$39.99	\$42.95	0%	\$42.95	Collectibles Doll Velvet
Collectibles Doll Liddle Kiddie	41	0	EBay	2	\$15.99	\$34.35	0%	\$34.35	Collectibles Doll Liddle Kiddie

SUBLIMITS SUMMARY		CATEGORY TOTAL	CATEGORY
H03-2(Cash)		\$733.75	

The actual cash value of damaged property is an amount less than the full replacement cost of the property, usually by a depreciable amount based on the useful life, condition and obsolescence of the property.

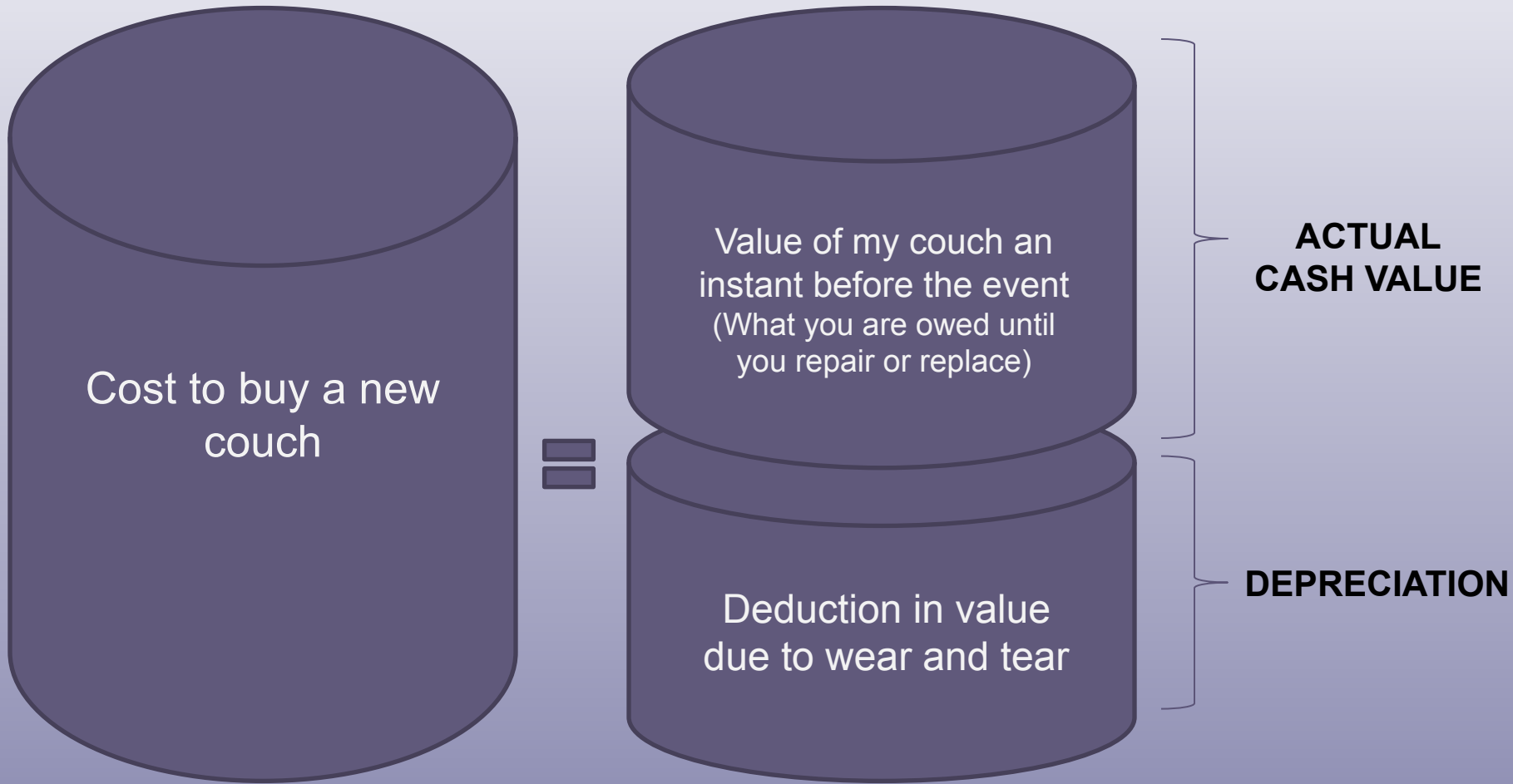
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Oil Vinegar Bottles Pfaltzgraff Pistollet Discontinue Collectible	4	0		2	\$12.99	\$25.98	0%	\$25.98	Oil Vinegar Bottles Pfaltzgraff Pistollet Discontinue Collectible
Soap Dispenser Pfaltzgraff Pistollet Discontinued Collectible	6	0		1	\$15.99	\$17.17	50%	\$8.58	Soap Dispenser Pfaltzgraff Pistollet Discontinued Collectible
Gravy Boat Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$131.21	\$140.92	50%	\$70.46	Noritake "Montvale Platinum" Gravy Boat with Tray, 16 oz
(Photo) Fine China Sugar Bowl Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$59.20	\$63.58	50%	\$31.79	Noritake Dinnerware, Crestwood Platinum Sugar Bowl
Fine China Creamer Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$40.81	\$43.83	50%	\$21.91	Noritake Pearl Majesty Creamer
Fine China Round Platter Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$59.20	\$63.58	50%	\$31.79	Noritake Colorwave Raspberry Coupe Round Platter, 12"
Fine China Coffee Pot Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$206.40	\$221.67	50%	\$110.83	Noritake Dinnerware, Platinum Wave Coffee Pot
Fine China Oval Covered Vegetable Dish Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$154.40	\$165.83	50%	\$82.91	Noritake "Silver Palace" Oval Vegetable Bowl
Fine China Rim Soup Bowl Noritake Rothschild Discontinued Pattern	7	1	Macy's	10	\$17.60	\$189.02	50%	\$94.51	Noritake Dinnerware, Colorwave Terra Costa Rim Soup Bowl
Fine China Round Vegetable Bowl Noritake Rothschild Discontinued Pattern	7	1	Macy's	1	\$72.00	\$77.33	50%	\$38.66	Noritake Pearl Majesty Round Vegetable Bowl
Fine China Flat Cup/Saucer Noritake Rothschild Discontinued Pattern	7	1	Macy's	10	\$11.21	\$120.40	50%	\$60.20	Noritake Dinnerware, Austin Platinum Saucer
Fine China Dinner Plates Noritake Rothschild Discontinued Pattern	7	1	Macy's	10	\$15.21	\$163.36	50%	\$81.68	Noritake Colorwave Chocolate Dinner Plate
Fine China Salad Plates Noritake Rothschild Discontinued Pattern	7	1	Macy's	10	\$10.40	\$111.70	50%	\$55.85	Noritake Colorwave Chocolate Salad Plate

Depreciation is negotiable

- The more **depreciation** your insurer applies - the less you collect up front
- There is no *official standard* for how much insurers can depreciate your property
- It can be hard to pin down an adjuster on how they calculated depreciation and the value of your item, but these calculations affect your pocketbook. Challenge the numbers if they seem unfairly low
- **Be aware of items that should not be depreciated but paid in full (antiques, fine art, jewelry, etc.)**
- **Ask, in writing, that your insurer give you a copy of the depreciation schedule/method they used**

Replacement Cost vs. Actual Cash Value



REPLACEMENT COST

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COMMON QUESTIONS

I have a Replacement Cost policy, why is my insurance company only paying the Actual Cash Value?

- Your insurance may initially “**hold back**” an amount of money from a payment to you because of **depreciation**
- Most policies have “Loss Settlement Provisions” that specifically state you are owed **ACV** (**RCV** less **depreciation**) until the property is repaired or replaced
- To collect the full amount you are entitled to under an **RCV** policy, you have to **actually replace** the items and send the receipts to the insurer with a demand for the balance they owe you

“Section I – Loss Settlement”

COVERAGE B - PERSONAL PROPERTY

1. B1 - Limited Replacement Cost Loss Settlement.

a. We will pay the cost to repair or replace property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below, subject to the following:

- (1) until repair or replacement is completed, we will pay only the cost to repair or replace less depreciation;
- (2) after repair or replacement is completed, we will pay the difference between the cost to repair or replace less depreciation and the cost you have actually and necessarily spent to repair or replace the property; and
- (3) if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace less depreciation.

b. We will pay market value at the time of loss for:

- (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
- (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and

(4) any applicable Coverage B limit of liability.

2. B2 - Depreciated Loss Settlement.

a. We will pay the cost to repair or replace less depreciation at the time of loss for property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below.

b. We will pay market value at the time of loss for:

- (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
- (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and
- (3) property not useful for its intended purpose.

However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:

- (1) our cost to replace at the time of loss;
- (2) the full cost of repair;
- (3) any special limit of liability described in the policy; or
- (4) any applicable Coverage B limit of liability.



State Farm General Insurance Company
 A Stock Company With Home Offices in Bloomington, Illinois

900 Old River Rd.
 Bakersfield, CA 93311-9501

Named Insured

AT2 001007 0045 H-02-3746-FB14 H F

Insured, Joe
 111 E DOVER CT
 ANYTOWN CA 95111-1726



ET 3
 0100-0000

DECLARATIONS PAGE

COVERAGE SUMMARY
 OCT 27 2017

Policy Number	57-L8-111-1111	
Policy Period	Effective Date	Expiration Date
12 Months	MAY 12 2017	MAY 12 2018
The policy period begins and ends at 12:01 am standard time at the residence premises.		

HOMEOWNERS POLICY

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice.

Location of Residence Premises
 Same as Insured's Address

Requested By: Policyholder

This policy does not provide coverage for...
 This policy includes Building Code U

Coverages & Property

- SECTION I**
- A Dwelling
 - Dwelling Extension up to
 - B Personal Property
 - C Loss of Use
- SECTION II**
- L Personal Liability (Each Occurrence)
 Damage to Property of Others
 - M Medical Payments to Others (Each Person)

Loss Settlement Provision (See Policy)

A1 Replacement Cost - Similar Construction

B1 Limited Replacement Cost - Coverage B

Forms, Options, & Endorsements

Homeowners Policy FP-7955, CA

Homeowners Policy Endorsement FE-3422

Amendatory Endorsement FE-3247

Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate Option JF

Firearms \$2,500 Each Article/\$5,000 Aggregate Option FA

Loss Settlement Provision (See Policy)
 A1 Replacement Cost - Similar Construction
 B1 Limited Replacement Cost - Coverage B

Forms, Options, & Endorsements

Homeowners Policy FP-7955, CA

Homeowners Policy Endorsement FE-3422

Amendatory Endorsement FE-3247

Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate Option JF

Firearms \$2,500 Each Article/\$5,000 Aggregate Option FA

Policy Premium \$ 636.00

Discounts Applied:
 Home Alert
 Home/Auto
 Claim Record

Renters Policy

D. Loss Settlement

Covered property losses are settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

Optional Coverages

Optional Coverages

Personal Property Replacement Cost Loss Settlement

Endorsement

HQ-290 MA (05-17)

Limit

Premium Included*

**Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

Look for a Replacement Cost Endorsement on your declarations page and attached to your policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT – CALIFORNIA

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:
 - a. Coverage C; and
 - b. If covered in this policy:
 - (1) Awnings, outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances; whether or not attached to buildings.
2. This method of loss settlement will also apply to the following articles or classes of property if separately described and specifically included in this policy and not subject to agreed-upon limitations:

- (1) Fur garments; and
- (2) Items made with fur; or
- (3) Items consisting principally of fur; and
- (4) Cameras, projection machines, films and articles of equipment; and
- (5) Tools, equipment and related articles of equipment; and
- (6) Silverware, silver-plated ware, goldware, silver-plated ware and pewterware, but excluding:
 - (1) Pens or pencils;
 - (2) Flasks;
 - (3) Smoking implements; or
 - (4) Jewelry; and
- f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement. Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

1. Antiques, fine arts, paintings and similar articles of rarity or antiquity, which cannot be replaced.
2. Memorabilia, souvenirs, collectors items and similar articles, whose age or history contribute to their value.
3. Articles not maintained in good or workable condition.
4. Articles that are outdated or obsolete and are stored or not being used.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in A. above:

1. We will pay no more than the least of the following amounts:
 - a. Replacement cost at the time of loss without deduction for depreciation;
 - b. The full cost of repair at the time of loss;
 - c. The limit of liability that applies to Coverage C, if applicable;
 - d. Any applicable special limits of liability stated in this policy; or
 - e. For loss to any item described in A.2.a. – f. above, the limit of liability that applies to the item.
2. If the cost to repair or replace the property described in A. above is more than \$500, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.
3. We must be notified within:
 - a. 24 months after our payment for actual cash value if the loss or damage relates to a state of emergency under California Law; or
 - b. 12 months after our payment for actual cash value in all other cases;
 that you intend to repair or replace the damaged property.

All other provisions of this policy apply.

5. More on Depreciation


Why it matters

Coming up with cash to buy replacement items can be hard, especially if your insurer has heavily depreciated your **Personal Property**.

- Your insurer typically “depreciates” the value of your damaged/lost property to account for its used condition and age
- If you are uncertain about an item’s age, just put your best “guesstimate”
- For all items that are covered for **Replacement Cost Value**, unless insurer relaxes or waives the requirement, you often actually replace and submit proof to recover withheld/held back benefits

Item #	Room	Brand or Manufacturer	Model#	Item Description	Quantity Lost	Item Age (Years)	Item Age (Months)	Condition	Cost to Replace Pre-Tax (each)	Total Cost
174	Living Room			textbook	1.00	2.00			79.00	79.00
175	Living Room			blow up pool tube	1.00	0.00	6		30.00	30.00
176	Living Room	Nike/Adidas/and1		Nike/Adidas/and1 , men's sweatpants	10.00	2.00			33.99	339.90
177	Living Room	golf		golf , men's dress pants	1.00	0.00	6		69.99	69.99
178	Living Room	classic fashion		classic fashion , men's dress pants	1.00	0.00	6		56.99	56.99
179	Living Room	apt 9		apt 9 , men's dress pants	1.00	2.00			59.00	59.00
180	Living Room	croft and barrow		croft and barrow , men's pajama pants	7.00	3.00			19.99	139.93





Liberty Mutual

New England Region
 PO Box 1053
 Montgomeryville, PA 18936-1053
 Office: (800) 566-0323
 Fax: (866) 479-8438

Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Depreciation	Actual Cash Value
17. Shirt - Men's - Casual - Standard grade Orig. Desc. - customs men's tee shirt	7.00 EA	\$11.00	\$77.00	\$4.80	\$81.89	-\$30.71	\$51.18
18. Calculator Orig. Desc. - large electric calculator	1.00 EA	\$21.00	\$21.00	\$1.33	\$22.33	-\$8.93	\$13.40
19. Tie / Necktie - Men's - High grade Orig. Desc. - Pierre Jacques , men's silk tie Brand: Pierre Jacques	1.00 EA	\$21.00	\$21.00	\$1.33	\$22.33	-\$11.17	\$11.16
20. Sweater - Ladies' - High grade Orig. Desc. - basic additions , women's turtle neck Brand: basic additions	1.00 EA	\$22.00	\$22.00	\$1.40	\$23.40	-\$5.85	\$17.55

Example

State Farm Personal Property Estimate		
Line Item (Item #)	1	3
description	bath towel	roomba
Replacement Cost (RC)	\$ 18.08	\$ 478.58
Actual Cash Value (ACV)	\$ 7.23	\$ 430.72
Estated Remaining	\$ 10.85	\$ 47.86

Receipt Example

Item	bath towel	roomba
cost on receipt of replaced item (of similar kind) (original cost)	\$ 15.50	\$ 499.99
receipt number (you number these receipts)	1	2

Item #	Description	RC	ACV	Original Cost	amount recoverabl	Receipt
1	towel	\$ 18.08	\$ 7.23	\$ 15.50	\$ 8.27	1
3	roomba	\$ 478.58	\$ 430.72	\$ 499.99	\$ 47.86	2

Remember: The amount of money you are owed is the lesser of (1) the “original cost” (cost to buy item new) or (2) the agreed upon RC amount

Age is not everything!

- Condition can be more important than age, so your inventory can list age AND condition.
- If you are unsure of an item's age, just list your best "guesstimate".
- Even if an item was old, it may have been in good to excellent condition. You can argue that depreciation should be based upon the "Remaining Life Expectancy" of an item, not the age of the item.
- Only you know the condition of the items that were damaged or destroyed. (photos can help)

Remaining Life Expectancy

Example: You may have had a leather couch rarely used in your house from 2000. According to the insurer's depreciation schedule, the couch should have depreciated 5% each year. However, in your case, since the couch was rarely used, it is like new. You can argue little depreciation should be taken, since it was in like new condition.

Age & Condition

Based On Age And Condition:



Family with no children.
Five year old sofa, **maybe 20%**



Family with kids and pets.
Five year old sofa, **maybe 80%**

Be aware of excessive depreciation

- Negotiate **depreciation** and **ACV** hold-backs on a case-by-case basis to reflect the condition of each item
- **Depreciation** guides can help you determine the value of your contents. “www.claimspages.com” offers a list of standard depreciation amounts that you can view or print out free of charge (“**Documents**” tab, then search “**Depreciation Guide**”)
- Visit www.uphelp.org/samples for consumer-oriented depreciation guides
- www.claimspage.com has a depreciation calculator and free depreciation guide you can download.

Deep Breath



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6. Protect yourself

Never intentionally claim items you did not have.

- People often believe that they need to “pad” their claim in order to get a fair settlement
- They feel their adjuster will lowball pricing so they “go high” by inflating the value, quality or quantity of damaged or destroyed items to counter the lowballing
- Innocent mistakes are very common on claim related inventories and forms and do not amount to insurance fraud
- Insurance fraud (intentional misrepresentation) is a felony
 - Claiming items you did not have can jeopardize your entire claim and subject you to severe legal penalties
- If your insurance adjuster or company believes you are substantially “padding” or inflating your claim, the path to a fair and prompt settlement will be fraught with delays and obstacles

Be organized

- Save all receipts (recommend scanning or photocopying and emailing, so you have a copy for your records)
- Document and track all insurance **contents** claim communications
- Open a separate bank account when replacing items if possible
- Track all **contents** payments

(<https://www.uphelp.org/pubs/insurance-accounting-spreadsheet>)

Be strategic

You're unlikely to replace everything damaged or destroyed and it is a hassle to have to keep providing receipts over time, so try to maximize your **ACV** payments by arguing for lower **depreciation**, especially on the big ticket items and identifying the true **replacement cost** of items at standard, not discount retailers.

Be politely assertive

Your insurance company cashed your premium payment checks in return for promising you three things: 1) Peace of mind, 2) Loss reimbursement and 3) Prompt claim service.

Your contract with your insurer entitles you to all three of these things. Your rights under the contract are protected under the laws of your state.

The best way to stay on track is to keep good notes in your claim journal of what has been agreed to and what is still being worked out.

Best Practices – Communication

- Get it in **WRITING!**
 - If the initial communication is not in writing, put it in writing back to your adjuster to confirm your understanding
- Keep it professional
- Be concise and to the point
- **Bold** or bullet your requests
- Use proper grammar and punctuation
- Promptly respond to letters and reasonable requests
- Avoid venting frustrations and emotions to your adjuster

Do what's best for you and your family

- No one but you can assess your tolerance for this process
- Some may need/desire to recover every dollar in their contents coverage to be made whole
- Some may settle for less, knowing they are leaving money on the table
- Choose the best path for your family and your finances

Reminders

- ✓ **An insurance policy is a legal contract** but there are laws on how it gets interpreted
- ✓ **Adjusters are human with varying levels of expertise and ethics**
- ✓ **An insurance claim is a business negotiation**
- ✓ **You paid for coverage *and* good claim service**, and should not have to pay for expert reports, claim and legal help. But the reality is many people need help getting a fair and full settlement

Reminders

- Strong documentation of damage is key. Realistic estimates of damage and costs to repair or replace your property.
- Maintain a daily journal where you jot down contact info and notes on conversations with insurance, repair, government, and other professionals.
- Seek professional help when needed.
<https://uphelp.org/sponsor-location/florida/>

FL Statutes

Insurer must process your claim

7 Days – After receiving your claim your insurer should review and acknowledge receipt of such communication unless payment is made within that period of time or unless the failure to acknowledge is caused by factors beyond the control of the insurer which reasonably prevent such acknowledgment. Fla. Stat. 627.70131(1)(a).

7 days – Within 7 days after an insurer receives proof of loss statements, your insurer should begin such investigation as is reasonably necessary unless the failure to begin such investigation is caused by factors beyond the control of the insurer which reasonably prevent the commencement of such investigation. Fla. Stat. 627.70131(3)(a).

FL Statutes

Insurer must investigate your claim

60 Days – Your insurer must complete its claim investigation within 60 days of receipt of the claim, unless factors beyond the control of the insurer prevent it, in which case the claim must be paid or denied within 15 days after those factors cease. Fla. Stat. 627.70131(7)(a).

FL Statutes

Fairly, thoroughly, timely

The Florida Unfair Insurance Trade Practices Act lists specific unfair claim practices and a “Policyholders Bill of Rights” (Fla. Stat. 626.9541)

More details in court case decisions

FL Statutes

Insurer must pay or deny

60 Days – Within 60 days after an insurer receives notice of an initial, reopened, or supplemental property insurance claim the insurer shall pay or deny such claim or a portion of the claim unless the failure to pay is caused by factors beyond the control of the insurer which reasonably prevent such payment. Fla. Stat. 627.70131(7)(a).

More time – If the insurer needs more time affirm or deny a claim, due to factors beyond their control. Then the insurer will be given additional time, but the claim must be paid or denied within 15 days after those factors cease. Fla. Stat. 627.70131(7)(a).

Help from Florida Government Agencies

The Florida Division of Financial Services:

<https://www.myfloridacfo.com/Division/Consumers/contactus.htm>

1-877 693-5236

Florida Office of Insurance Regulation: Ian Updates

<https://www.floir.com/home/ian>

Hurricane Ian Recovery Resources

- Visit [FloridaDisaster.org/info](https://floridadisaster.org/info) for Hurricane Ian information.
- Disaster Legal Services is still providing free legal help to low-income disaster survivors. Call the hotline at 866-550- 2929 any time and leave a message.
- Are you a community member looking for help with food, housing, transportation, peer support, or other services? Request help from Unite Florida - <https://ianrecovery.fl.gov/unite>
- General statewide recovery resources
 - [Floridadisaster.biz](https://floridadisaster.biz) Directory
 - Call 2-1-1 for local resources

Florida Disaster Case Management Program Contacts

- BREVARD COUNTY - Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org
- CHARLOTTE COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- COLLIER COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- DESOTO COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- FLAGLER COUNTY - Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org

Florida Disaster Case Management Program Contacts

- GLADES COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- HARDEE COUNTY - SendMeMissions
 - Phone: 863-800-9654
- HIGHLANDS COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- HILLSBOROUGH COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org

Florida Disaster Case Management Program Contacts

- LAKE COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org
- LEE COUNTY - Compass82
 - Phone: 239-944-7470
 - Email: IanDCM@Compass82.org
- MANATEE COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- OKEECHOBEE COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org

Florida Disaster Case Management Program Contacts

- ORANGE COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org
- OSCEOLA COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org
- PASCO COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- POLK COUNTY: Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpdisaster.org
- PUTNAM COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org

Florida Disaster Case Management Program Contacts

- SARASOTA COUNTY - Disaster Services Corporation Society of St. Vincent De Paul
 - Phone: 941-799-6779
 - Email: Dr4673ian@svdpcdisaster.org
- SEMINOLE COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org
- ST. JOHNS COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org
- VOLUSIA COUNTY: Family Endeavors
 - Phone: 407-487-2362
 - Email: DCM_FL@endeavors.org

Hurricane Ian

Florida Mental Health Resources

NAMI Suicide and Crisis Hotline

- Call/text 988

National Disaster Distress Helpline

- 1-800-985-5990

Veterans Crisis Line

- 1-800-273-8255 and press 1

For more info, visit:

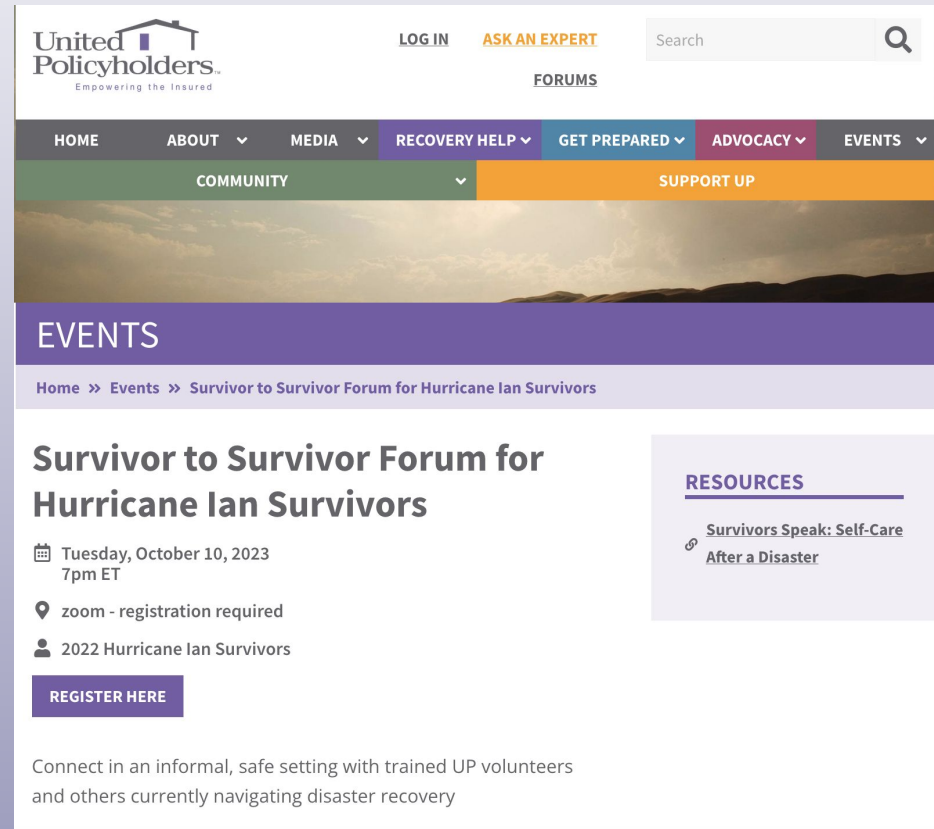
- www.uphelp.org/ian
- <https://uphelp.org/claim-guidance-publications/>
- <https://uphelp.org/sponsor-location/florida/>

Survivor to Survivor...

You are not alone...No one else understands your challenges and emotions like another survivor

Insights, best practices, honesty

Survivors only



The screenshot shows the United Policyholders website. The header includes the logo, "Empowering the Insured", and navigation links for "LOG IN", "ASK AN EXPERT", and a search bar. Below the header is a navigation menu with "HOME", "ABOUT", "MEDIA", "RECOVERY HELP", "GET PREPARED", "ADVOCACY", and "EVENTS". A secondary menu highlights "COMMUNITY" and "SUPPORT UP". The main content area features a purple banner for "EVENTS" and a breadcrumb trail: "Home > Events > Survivor to Survivor Forum for Hurricane Ian Survivors". The event title is "Survivor to Survivor Forum for Hurricane Ian Survivors", scheduled for Tuesday, October 10, 2023, at 7pm ET. It is a Zoom event with registration required, hosted by "2022 Hurricane Ian Survivors". A purple "REGISTER HERE" button is present. A "RESOURCES" sidebar lists "Survivors Speak: Self-Care After a Disaster". A descriptive paragraph at the bottom states: "Connect in an informal, safe setting with trained UP volunteers and others currently navigating disaster recovery".

Ask an Expert Forum

www.uphelp.org/ask-an-expert

The screenshot shows the 'Ask an Expert' forum page on the United Policyholders website. The page features a navigation bar with links for 'LOG OUT', 'MY QUESTIONS', 'ASK AN EXPERT', and a search bar. Below the navigation bar is a menu with options: 'HOME', 'ABOUT', 'MEDIA', 'RECOVERY HELP', 'GET PREPARED', 'ADVOCACY', 'EVENTS', and 'SUPPORT UP'. The main heading is 'ASK AN EXPERT' in a purple banner. Below this, there are links for 'HOME' and 'ACCOUNT'. A note states: 'NOTE: THIS FEATURE IS CURRENTLY IN BETA TESTING. Thanks for your patience as we work out the bugs.' Below the note, it says: 'You Need Answers. Use this forum to get them. Search for answers or post a question about your insurance issue or the loss recovery process. Expert volunteers include professionals in construction, insurance claims and insurance law plus people sharing their own disaster recovery lessons learned.' To the right of the note are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. Below the note is a section titled 'EXPLORE CATEGORIES' with a dropdown menu showing 'Additional Living Expenses (ALE)'. Below that is a section titled 'FREQUENTLY USED PUBLICATIONS' with a link to 'Top Ten Insurance Claim Tips'. At the bottom of the page, there is a search bar with the text 'WHAT DO YOU WANT TO KNOW?' and a search icon.

- Register. It's free.
- Write in your questions.
- Get an answer from an expert in construction, insurance, laws and disaster recovery.

Thank You to Our Funders



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**Center for
Disaster Philanthropy**