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**WITH TROPICAL ACTIVITY HEATING UP
THE TIME TO PREPARE IS NOW**

*Florida Association of Public Insurance Adjusters Offers
Eight Steps to Prepare for Hurricane Damage*

MAITLAND, Fla. (August 2, 2011) – Even after a slow start to the hurricane season, the early projections for Tropical Storm Emily and the increasing number of tropical disturbances show that Floridians must be ever vigilant. When storms threaten, that vigilance must extend not only to stocking up on batteries and water, but also to reviewing insurance policies.

The Florida Association of Public Insurance Adjusters (FAPIA) advises Floridians to thoroughly review their policies to see what is and is not covered in the event of property damage, specifically damage caused by windstorms. The insured property owner also needs to be aware of the steps to take in case a hurricane strikes.

“Preparing for a storm in advance is one of the most important things a Floridian can do, and this includes planning for to respond in case damage occurs,” said Pasquale “Pat” Cuccaro, president of FAPIA. “The significant policy changes made by insurers in recent years demand that homeowners check their policies and have all the necessary information and resources in place to deal with their insurance company.”

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Cuccaro suggests home and business owners turn to a public insurance adjuster as soon as possible after sustaining a loss. Public insurance adjusters are licensed by the State of Florida to advocate for and assist insured consumers in the preparation, presentation and adjustment of their property insurance claims.

“Public adjusters play a vital role in making sure that Florida consumers receive full and fair compensation on their insurance claims,” said Cuccaro, citing a 2010 report by the Florida Legislature’s Office of Program Policy Analysis and Government Accountability that shows how customers of the state’s largest insurer received significantly higher compensation when working with public adjusters.

Based on the lessons of previous hurricane seasons, FAPIA has compiled this list of

Eight Steps to Prepare for Hurricane Damage:

1. Make a visual record of your home and possessions. Use your digital camera or video recorder to document the condition of your home and belongings.
2. Considering preparing a detailed list of all your personal and business property prior to a storm. This will help document your claim after a loss.
3. Remove valuables such as family photos that cannot be replaced and store them in a safe or safe deposit box.
4. Place copies of your insurance policies, family medical information, and important documents such as deeds and wills in a safe deposit box, safe or your car.
5. Carefully review your insurance coverage in advance of hurricane season. What is your deductible on a hurricane loss? Does your policy cover flood or wind damage? Does it take into account current market value to rebuild your home or business?

6. Be sure to review the “Duties After Loss” section of your policy. Failure to follow the provisions listed in this section could result in non-payment on your legitimate claim.
7. Check the “Exclusions” portion of your windstorm policy. Many insurance companies have added new exclusions to coverage, which could affect your protection.
8. It is your right to submit a claim. Don’t allow your insurer or agent to persuade you from seeking help with your claim. Only licensed public adjusters can help you adjust a claim and they’re required by law to include their license on contracts. Visit www.fapia.net to print out contact information for licensed FAPIA public insurance adjusters in your area that you can quickly contact in case damage occurs.

About FAPIA

FAPIA was founded in 1993, and consists of nearly 500 members and associate members who join together to protect the interests of insured homeowners and businesses who have suffered a property insurance loss. Where company and independent adjusters represent the insurance companies, Public Adjusters represent the Insured. The association is based in Maitland, Fla., and its members are located everywhere from the Panhandle to the Keys.

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