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AS HURRICANE SEASON HEATS UP, THE TIME TO PREPARE IS NOW

*Taking Steps to Prevent Damage is Important,
But Don't Get Caught Unprepared if Damage Occurs*

MAITLAND, Fla. (August 20, 2009) – Although the 2009 hurricane season got off to a slow start, it heated up significantly over the last few weeks [*as we enter into what is traditionally a more active period—replace with*] with four named storms. Many home and business owners are now stocking up on supplies, but the Florida Association of Public Insurance Adjusters (FAPIA) encourages Floridians to also make insurance-related preparations in the event a storm causes property damage.

“The time to prepare for a storm is now and [*preparation demands—replace with*] requires not just protecting your [*home or business—replace with*] prroperty from damage, but identifying what you *need* to do if damage occurs,” said FAPIA President Lenny Bauman. “A few simple preemptive measures taken now can *avoid* a world of headaches later.”

Once basic supplies are secured and stored for the storm, the three critical components for pre-damage protection should include documenting insured property, carefully reviewing insurance policies and identifying a local public adjuster to contact in the event of an insurance loss.

Public adjusters are licensed by the State of Florida to represent and protect insured consumers, and facilitate a fair and accurate insurance settlement. Bauman advises that Floridians add FAPIA public adjusters in their area to their list of resources and emergency contact information.

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“Many people struggle with the technical language of an insurance policy and the complicated procedures they must follow to comply with the policy’s terms. This is only magnified by the highly emotional experience of a major loss,” said Bauman. “A public adjuster’s job is to help the insured wade through these complicated procedures and help them secure a fair and equitable insurance settlement.”

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

Six Steps to Prepare for Hurricane Damage:

- Make a visual record of your home and possessions. Use your digital camera or video recorder and document the condition of your home and belongings. This will help establish your claim in case of a loss.
- Have copies of your insurance policies, along with family medical information (prescription medicines, physician names and numbers, insurance company phone numbers) and copies of important documents such as deeds and wills in a safe deposit box or safe.
- Carefully review your insurance coverage in advance of hurricane season. Does it cover flood or wind damage? Does it take into account current market value of your home or business?
- Print out contact information for several public adjusters in your area that you can quickly contact in case damage occurs. For a list of licensed public insurance adjusters, visit the FAPIA Web site at www.fapia.net.
- Backup all computer files on your personal and business computers prior to a storm’s arrival and store them in a safe place. If a disaster strikes, loading the information onto a replacement computer will get you back in business quickly with minimal interruption.

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- In the event of an insurance loss, sit down with a public adjuster before authorizing any repair work. Be wary of remediation contractors who recommend immediate work beyond necessary structural repairs, as this could impact the insurance settlement. A public adjuster will provide accurate cost estimates of necessary repairs and will advise on restoration projects that can be completed by the insured to allow more settlement funds to be allocated to major refurbishments.

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 an insurance loss. Where company and independent adjusters represent the insurance companies, Public Adjusters represent the Insured. The association is based in Maitland, Fla.

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