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AS HURRICANE SEASON NEARS, EARLY PREPARATION IS KEY

Florida Association of Public Insurance Adjusters Encourages Homeowners and Businesses to Review Insurance Policies Prior to the Start of Hurricane Season

MAITLAND, Fla. (May 20, 2010) – With hurricane season quickly approaching, now is not only the time to stock up on batteries and water, but also a crucial time for home and business owners to review their property 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 also need 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. This includes protecting your property from damage, but it is also crucial to know the steps to take in case damage does occur,” said Lenny Bauman, president of FAPIA. “You need to have all the necessary information and resources in place when dealing with your insurance company, especially since many companies have made significant changes to their policies in recent years.”

Bauman advises home and business owners to turn to a public insurance adjuster if they incur property damage this hurricane season. Public insurance adjusters are licensed by the State of Florida to represent and protect insured consumers.

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“Public adjusters play a vital role in making sure that Florida consumers receive full and fair compensation on their insurance claims,” said Bauman, citing a recent 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 *747 percent higher* compensation for claims filed in 2008 and 2009 related to the 2005 hurricanes.

Based on the lessons of previous 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 to document the condition of your home and belongings. This will help establish your claim in the result of a loss.
- Have copies of your insurance policies, along with family medical information 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 to rebuild your home or business?
- 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.
- Check the “Exclusions” portion of your windstorm policy. Recently, some insurance companies have added new exclusions to coverage, which could affect your protection against property damage caused by a hurricane.
- Don’t allow your insurer or agent to persuade you from seeking help with your claim if you feel you need it. 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 website at www.fapia.net.

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. and its members are located everywhere from the Panhandle to the Keys.

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