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## **INSURANCE HASSLES WILL ONLY ADD FUEL TO THE FIRE**

*FAPIA Encourages Consumers to Review Insurance Precautions  
During National Fire Prevention Week*

**MAITLAND, Fla. (October 5, 2009)** – In recognition of National Fire Prevention Week, the Florida Association of Public Insurance Adjusters (FAPIA) released guidelines for insurance related preparations in the event of a fire.

“National Fire Prevention Week is a time to brush up on fire safety tips in hopes of preventing fires altogether,” said FAPIA President Lenny Bauman. “While we hope awareness campaigns will greatly reduce the number of commercial and residential fires, it’s also important to discuss steps for individuals to prepare for and handle fire-related damage.”

According to the National Fire Protection Association (NFPA), U.S. fire departments responded to 386,500 home fires during 2008. Simple steps like testing smoke alarms, inspecting and cleaning dryer vents, furnaces and chimneys, and replacing damaged electrical cords will significantly improve the safety of a home or business. For a complete list of fire prevention and safety tips, visit the NFPA Web site at [www.NFPA.org](http://www.NFPA.org).

In addition to inspecting your home or business for potential fire hazards, there are several insurance-related precautions for consumers to be better prepared in the event of a fire. The three critical components for preparing for fire damage should include documenting insured property, carefully reviewing insurance policies and identifying an experienced and qualified 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 in resolving insurance claims. A professional public adjuster will facilitate a fair and accurate insurance settlement. Bauman advises that Floridians add public adjusters in their area to their list of resources and emergency contact information.

“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.”

To help consumers prepare for the unexpected, FAPIA has compiled this list of

**Six Steps to Prepare for Damage:**

- Make and regularly update 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 fireproof safe.
- Carefully review your insurance coverage policy. Does it take into account current market value to rebuild 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](http://www.fapia.net).

- Regularly backup all computer files on your personal and business computers and store them in a safe place. If a fire strikes, loading the information onto a replacement computer will get you back in business quickly with minimal interruption.
- In the event of an insurance loss, sit down with a public adjuster for a free consultation before authorizing any repair work, and be wary of any remediation contractors who recommend immediate work beyond necessary 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., and its members are located everywhere from the Panhandle to the Keys.

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