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## **AFTER THE STORM – KNOW YOUR INSURANCE RIGHTS**

### **State Report Shows Consumers Can Receive Much Greater Compensation by Employing Public Insurance Adjusters**

**MAITLAND, Fla. (June 15, 2010)** – The 2010 hurricane season might have started slow, but things are now quickly heating up in Atlantic and Caribbean waters, and weather experts are predicting a busy season.

The Florida Association of Public Insurance Adjusters (FAPIA) advised Floridians to act now to review their property insurance policies and understand their rights with regard to damage claims.

“Preparing for a storm involves more than stocking up on masking tape, batteries and water,” said FAPIA President David Beasley. “You need to have all the information and resources in place in dealing with your insurance company should damage occur, especially since many policies have undergone significant changes in recent years.

“The most important thing for any policyholder that experiences storm damage is to receive full and fair compensation for their loss,” added Beasley.

Beasley 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 advocate for and assist insured consumers in the preparation, presentation, and adjustment of their property insurance claims, and according to a recent legislative review, consumers working with public adjusters often secure significantly higher compensation than those who go it alone.

A report released earlier this year by the Florida Legislature’s Office of Program Policy Analysis and Government Accountability (OPPAGA) found that Citizens Property Insurance Corporation policyholders received much higher compensation on insurance claims when using public insurance adjusters.

The report (No. 10-06), showed that consumers working with public adjusters received an average of 747 percent higher compensation for claims filed in 2008 and 2009 related to the 2005 hurricanes. For non-catastrophe claims (those not related to a declared state of emergency), policyholders received 574 percent higher compensation when working with public adjusters.

The OPPAGA report definitively showed that public insurance adjusters play a vital role in making sure that Florida consumers receive full compensation on their claims.

FAPIA advises insured policyholders to take a number of steps to prepare for potential hurricane damage. These include:

- Making a visual record of your home and possessions to help establish your claim after a loss;
- Carefully reviewing your insurance coverage to check whether it covers flood or wind damage, and whether it takes into account current market value;
- Reviewing the “Duties After Loss” section of the policy. Failure to follow listed provisions could result in non-payment;
- Reviewing the “Exclusions” portion of windstorm policies to check for recently added exclusions that could affect payment for damages; and,
- Researching licensed FAPIA public adjusters in the area that can quickly respond should damage occur. For a list of public adjusters, visit the FAPIA website at [www.fapia.net](http://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 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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