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**SEPTEMBER IS NATIONAL PREPAREDNESS MONTH -
PREPARE NOW FOR FUTURE EMERGENCIES**

*Florida Association of Public Insurance Adjusters Offers
Advice on How to Effectively Prepare*

MAITLAND, Fla. (August 31, 2011) – With the primary hurricane season upon us and extreme weather hitting the nation, it is imperative that Floridians take initiative to prepare for any type of damaging event.

September is National Preparedness Month, and the Florida Association of Public Insurance Adjusters (FAPIA) encourages Floridians to take note of important procedures to follow before and after emergencies occur.

“Hurricane season is a time when many people start thinking about emergency plans, but the truth is, an emergency can happen at any time,” said Pasquale “Pat” Cuccaro, FAPIA president. “There is no home fire season, no season for devastating water damage, yet these events are far more common than hurricanes. Floridians must always be on guard and be prepared for how to respond when damage occurs.”

In addition to inspecting your home or business for potential hazards, there are several insurance-related precautions consumers can make to be better prepared in the event of property damage.

FAPIA suggests home and business owners turn to a public insurance adjuster as soon as possible after sustaining an insured 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.

To help consumers prepare effectively, FAPIA has compiled this list of

Nine Steps to Prepare for Property 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. 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.
3. Carefully review your insurance coverage policy. What is your deductible on a hurricane loss? Does your policy cover flood or wind damage? Does it take into account replacement value to rebuild your home or business?
4. 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.
5. Check the “Exclusions” portion of your windstorm policy. Many insurance companies have added new exclusions to coverage, which could affect your protection.
6. Regularly backup all computer files on your personal and business computers 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.
7. 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.

8. Don't allow anyone to assist in adjusting your claim unless they hold a valid public insurance adjuster license. Public adjusters are extensively trained and licensed to represent policyholders, and are required by law to include their license on contracts. Those who act as public adjusters without holding a license are committing a felony.
9. 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.

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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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