

In My Own Words

As many of you know, March 18th marked one year since our family home was destroyed by fire, and at this time we have not settled with our insurance company. While I hope none of you suffer a loss that mandates the filing of an insurance claim, I would like to offer the following advice if you do need to file a claim.

Report your claim promptly. Request a replacement copy of your policy, which will include the Declarations Page, as soon as possible. Double check your policy limits to make sure they accurately reflect the coverage you thought you had purchased. Be sure to read Florida Statute, s. 627.7142, which outlines a Homeowner's Claims Bill of Rights. The purpose of the bill of rights is to summarize in simple, nontechnical terms existing Florida law regarding the rights of a personal lines residential property insurance policyholder who files a claim.

Purchase a notebook, and maintain an insurance claim diary. Take notes on all conversations with the insurance company and others that may be involved in the claims process. Record all names, phone numbers, job titles and supervisors' names. I cannot stress enough the importance of this journal, as your claim may not be settled for years and the establishment of a timeline reflecting your request and other issues could be critical for your settlement. When using email, create a separate folder for all related claims information for ease of retrieving needed information.

If your claim is fire related, you might be required to work with local and state authorities; keep a record of all of these conversations also, and always ask for a business card from everyone you talk to.

You are required to cooperate with reasonable requests for information, but do not give recorded or sworn statements about your property or coverage until you understand your rights. I would highly recommend that you consult with an attorney that specializes in property damage law prior to giving any sworn statements. If the insurance company has hired an attorney, you need one as well to protect your rights.

Hire a public adjuster to work for you. I am surprised, in talking to people, that so few people know of the services and benefits offered by a public adjuster. If your claim exceeds ten thousand dollars, you need professional representation from someone that understands the claims process and wants to protect you, the policyholder. Look at it this way. The insurance company has its adjusters that work for it.... need I say more? A public adjuster is a professional claims adjuster who advocates for the policyholder in appraising and negotiating a claimant's insurance claim. A public adjuster will be most beneficial when it is clear that the insurer will pay the claim and the only issue is the proper identification and evaluation of the loss. Primarily, they appraise the damage, prepare an estimate and other claim documentation, read the policy of insurance to determine coverages, and negotiate



with the insurance company's claims handler. A public adjuster is a representative of the policyholder who advises, manages, and submits a claim to the policyholder's insurance company. Most public adjusters charge a percentage of the settlement. From my experience, their fees are more than reasonable for the amount of work they provide, and their in-depth knowledge helps recover all that is covered by your policy. 🌳



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