

SUPPLEMENTAL POLICIES

Homeowners may choose to protect their house and family by purchasing supplemental policies, but most policies have a waiting period before they go into effect. Review your current policy and request quotes on additional coverage before a disaster happens.

HURRICANE INSURANCE

Unfortunately, many homeowners realize that their insurance does not include damages caused by hurricanes and floods only after their home has sustained extensive damage.

Hurricane insurance is not always included in common homeowner's insurance policies, and must be purchased separately.

Hurricane insurance usually has a separate deductible that is triggered by the damages or losses suffered during a National Weather Service declared hurricane or tropical storm watch. Deductibles are calculated as a percentage of the dollar amount of coverage on the home structure or as a flat dollar amount like a traditional deductible. Deductibles typically apply for damage that happen during a storm watch and up to 72 hours after the warning is cancelled.



FLOOD INSURANCE



Flood insurance helps protect homeowners with the cost of repairing a home's structure and contents from damage caused by flood water. Most homeowner policies include coverage when damage is caused by wind or water pouring in from the sky, but not from water on ground level.

Read your policy's exclusion list and purchase a separate flood insurance policy, if necessary. There is typically a 30 day waiting period before flood insurance takes effect.

SINKHOLE INSURANCE

Sinkhole damage insurance is generally a rider that comes at an additional cost. Most sink holes that occur in the U.S. happen in Florida. Sinkholes can be caused by erosions in the earth's surface, by excess groundwater, or by man-made forces that weaken layers of the earth's crust.

Sinkhole insurance provides compensation if a home is damaged by a sink hole, providing coverage for personal property as well as covering necessary preventative measures to keep an impending sinkhole from causing excessive damage to a homeowner's property.

QUESTIONS TO ASK YOUR INSURANCE COMPANY

After a storm or other catastrophic event that causes you to file a homeowners claim, ask your insurance company these questions to help assure that you understand what your selected homeowners insurance policy covers and your rights as a policy holder.

DOES MY CLAIM EXCEED MY DEDUCTIBLE?

Make sure you know the amount of your deductible. Your deductible could range from one to five percent of your home's value

WILL I NEED TO OBTAIN ESTIMATES FOR REPAIRS?

Before an estimate can be reimbursed by an insurance company, many may require an estimate to be approved first for repairs or replacements.

HOW MUCH INSURANCE IS ENOUGH?

Check your policy to see if it pays replacement cost or an actual cash value for any covered loss. If you have increased the value of your property, make sure to increase your insurance policy coverage to include expanded protection.

DOES MY POLICY PROVIDE REIMBURSEMENT?

In the event that your property is determined to be uninhabitable due to damage, you want to verify that your insurance policy covers temporary lodging. If you must evacuate an area, notify your insurance company. This provision can help pay for living expenses, food, parking, and other out of pocket costs.



This brochure was prepared as a Community Service by

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HOMEOWNER INSURANCE CLAIMS

Provided as a Community Service By

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TYPES OF HOMEOWNERS INSURANCE

Homeowner insurance policies differ on the amount of insurance coverage provided based on if an individual owns his or her home or rents. While Florida law does not require homeowners insurance, most people want to insure the largest investment they have - their house.

Depending on the insurer and the home's structure, individuals can choose between many different homeowners insurance packages and policies to cover their personal property and home.

Many insurance policies provide coverage for:

STRUCTURE	OTHER STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	MEDICAL EXPENSES
↓	↓	↓	↓	↓
THE DWELLING ITSELF	SHEDS AND FENCES	CONTENTS OF STRUCTURE	ADDITIONAL LIVING EXPENSES	COVERS MEDICAL EXPENSES

When analyzing the type of homeowners insurance coverage you need, you should not rely on the purchase price of your home, the amount set by the property tax appraiser, or the mortgage loan, rather you should be insured for the amount it will take to rebuild your home at the current rate for building materials and labor for you to be adequately covered.

Carefully read the type of policy form you have and fully review the list of exclusions. In a property policy, make sure you understand the covered risks. You do not want to find out too late that you are not covered against a loss.

INSURING YOUR HOME - COMMON INSURANCE POLICIES

The top three package offered most frequently to single-family, owner-occupied homeowners include:

BROAD FORM HO-2	The Homeowners 2, Broad Form (HO-2) is a named-perils policy. Perils typically cover windstorm, lightning, fire, or explosion, but if a peril is not listed on the policy it is not covered. Some HO-2 policies also include living expenses if the structure is uninhabitable.
SPECIAL FORM HO-3	The Homeowners 3, Special Form (HO-3) is the most commonly purchased policy. It is an open perils policy that covers direct damage to the house or other structures, unless it is specifically excluded. However, personal property is only covered for named perils.
MODIFIED COVERAGE FORM HO-8	The modified Coverage Form (HO-8) is a policy for older homes that have a replacement cost which is much higher than its market value. It is a policy that pays what it would cost to repair or replace damaged property by functional replacement.

DON'T DELAY!

You cannot obtain new or additional coverage when a tropical storm or hurricane watch has been issued within the state, make sure to have your policy set before the threat of a storm.

FILING AN INSURANCE CLAIM

If your home sustained damage due to a storm, here are ten things you can do to help protect your rights and your claim:

Read Your Policy Carefully

Know what your policy covers, and what your policy excludes



Immediately Get a Claim

Call your insurance company and get a claim number. Even if you do not see any damage, an insurance inspector should inspect your home in case the damage is not visible



Keep a Record of Repairs

Make sure to keep a record or journal with dates, times, and notes of any clean-up work, tarps on roofs, temporary repairs, debris removal or anything that you had to purchase or do after damage from a storm

Keep Everything in Writing

Keep emails and records of all bills and correspondence with your insurance adjuster



Make a List of Damages

Keep a running list of damages or items lost during the storm

Take Photos of Damages

Use a phone or a camera to document the damage sustained to your house and yard. Take before and after photos so you can prove the damage after clean-up work is completed



Make Temporary Repairs

If it is necessary, make temporary repairs such as putting tarps on leaking roofs, boards on broken windows, and removing tree limbs that have fallen



Get a Second Opinion

Once the adjuster gives you an estimate of the damage, you can choose to get a second opinion from a licensed contractor to make sure the insurance company is not undervaluing your claim

Do Not Cash a Premium Refund Check

If your insurance company denies your claim and rescinds your insurance, they may send you a refund check for the premiums you paid. Do not cash the check as that could be interpreted as acceptance



Contact Burnetti, P.A.

Call 1-800-BURNETTI with any questions about an insurance claim denial

STORM CLAIM FAQs

Homeowners can have many questions about filing an insurance claim, especially if they have never filed a claim before. Here are some descriptions for the people that may be involved in their storm claim as well as some common terms and definitions.

ADJUSTERS



Most adjusters work for insurance companies and are tasked with assessing the damage of a home and providing an appraisal of the damage

APPRAISAL

An insurance appraisal is the determination of a property's replacement cost based on an on-site inspection by a professional

PUBLIC ADJUSTERS



Public adjusters are adjusters that work for entities other than insurance companies that conduct an appraisal of a house's damage. Homeowners who are unhappy with an insurance company's adjuster's estimate sometimes use a public adjuster for a second opinion to repair the home

REPAIRS

A repair policy pays to replace, repair, or rebuild damaged property to a condition similar to what it was before it was damaged

CONTRACTOR & ROOFER



A contractor and roofer may be needed to repair a damaged home or structure. Always make sure to hire a licensed contractor and roofer.

PREFERRED CONTRACTOR

The insurance company may suggest a list of contractors out of their preferred providers network. You have the right to choose your own contractor; however, if the insurance company and contractor do not agree on the cost of repairs, you may have to pay the difference out of pocket.

COMMON REASONS FOR CLAIM DENIAL



Marked as Negligent

A claim could be denied due to a pre-existing problem that could have contributed to the damage

Exclusion Clause

A claim could be denied because the damage was sustained from one of the excluded policy perils. Make sure to purchase separate policies to help extend your coverage

Exceeds Allotted Coverage

If your claim exceeds your policy limits, your entire claim could be denied. Make sure to submit your claim to your policy limits

Failed to Pay Premiums

If you have not paid your premiums, or are late paying your last premium, your claim could be denied

Policy Provisions

Insurance companies may deny claims due to policy provisions that exclude coverage for damages from certain weather conditions. Following Hurricane Katrina, many claims were denied based off "storm surge" exclusions