After Property Damage: Your Checklist

Steps that protect you and your insurance claim in Florida

RIGHT AWAY

- [ ] Make sure everyone is safe and leave if the structure is unsafe
- [ ] Stop the source: shut off water, cover roof openings, board windows
- [ ] Photograph and video all damage, inside and out, before cleanup
- [ ] Keep receipts for tarps, pumps, drying equipment and other emergency costs

WITHIN DAYS

- [ ] Report the claim to your insurer and write down the claim number
- [ ] Find your policy and declarations page
- [ ] Don't throw away damaged items until they're photographed and listed
- [ ] Keep a log of every call: date, name and what was said
- [ ] If you can't live in the home, keep receipts for hotel, meals and other added costs

BEFORE YOU ACCEPT A PAYMENT

- [ ] Ask the insurer for a copy of its estimate
- [ ] Compare it to your contractor's estimate
- [ ] Check whether depreciation was held back and how to recover it
- [ ] Call a licensed public adjuster for a free review

DEADLINES TO KNOW

- [ ] Most new Florida property claims must be reported within 1 year of the date of loss
- [ ] Supplemental or reopened claims generally within 18 months
- [ ] Your policy may have its own notice requirements

General information, not legal advice. Deadlines can change and your policy may differ. CMG Property Solutions LLC is a public adjusting firm licensed by the Florida Department of Financial Services, Firm License G105347.

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