

Hurricane Recovery Help

bbb.org/hurricane

#StartWithTrust



Disaster Recovery Checklist

- ✓ **Contact your insurance adjuster immediately and keep them updated of any changes.**
- ✓ **Start seeking out current replacement costs for items you'll be including in your claim rather than depending solely on historical costs.**
- ✓ **Document the damage to your property and possessions thoroughly. Take pictures or video, if possible.**
- ✓ **Make any minor repairs that you can do safely to minimize further damage to your home and keep track of all expenses.**
- ✓ **If your home is unlivable, contact your utility company to turn off your water and gas or electric services.**
- ✓ **Do not make any permanent repairs until you get approval from your insurance company and confirm your repair policy provisions.**
- ✓ **Beware of contractors who claim to be insurance claim specialists and may ask you to sign an agreement such as an Assignment of Benefits contract, which allows them to contact your insurance company and seek approval or repairs for you.**
- ✓ **Check to make sure any contractors you are considering hiring are properly licensed and have up-to-date workers compensation and liability insurance.**
- ✓ **Do not hand over an insurance check to a contractor for repairs prior to work being started.**

Watch Out for Storm Chasers

Better Business Bureau is warning homeowners:

Watch out for "storm chasers." Some are out of town contractors who may leave unfinished or shoddy work. Others are out-and-out scammers.



Find businesses you can trust on **BBB.org**.

Resist high-pressure sales and hasty decisions.



Get at least 3 estimates in writing; be wary of very low estimates. Check on required local permits needed before work begins.

Check on required liability insurance (theirs and yours).



Don't pay in advance or in full until the job is done.

Ask door-to-door contractors for identification, licensing and permits.



Pay by credit card for additional protection in case of fraud.

Get a written contract with price, work detail, and a schedule. Be wary regarding work in places you can't see (roof, attic, ducts, etc.)



Disaster victims should never feel pressured to make a decision by an unknown contractor. **Start With Trust and look for the BBB Accredited Business Seal.** For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Profiles you can trust on local businesses, visit **BBB.org**. Always verify a contractor's license by visiting www.myfloridalicense.com, calling (850) 487-1395 or by downloading the free DBPR mobile app.



THE SIGN OF A
**BETTER
BUSINESS**

Important Numbers

American Red Cross (800) 733-2767 www.redcross.org

Citizens Property Insurance (866) 411-2742
www.citizensfla.com

Elder Services Hotline (800) 963-5337 www.elderaffairs.org

FEMA (800) 621-3362 www.disasterassistance.gov Florida

Attorney General (866) 966-7226 www.myfloridalegal.com

Florida Chamber of Commerce (850) 521-1200
www.flchamber.com

Florida Department of Agriculture and Consumer Services
(800) 435-7352 www.fdacs.gov OR
www.freshfromflorida.com

Florida Department of Business and Professional
Regulation (850) 487-1395 www.myfloridalicense.com

Florida Department of Financial Services (877) 693-5236
www.myfloridacfo.com

FLORIDADISASTER.BIZ (850) 815-4925
www.floridadisaster.biz

Florida Office of Insurance Regulation (850) 413-3140
www.floir.com

Florida State Assistance Info Line (800) 342-3557
www.floridadisaster.org/info

National Flood Insurance Program (877) 336-2627
www.floodsmart.gov

Pet Resources (916) 429-2457 www.redrover.org

Report a Missing Person - United States
Department of Justice
<https://www.justice.gov/> 800-843-5678

Report a Scam www.bbb.org/scamtracker

Salvation Army (800) 725-2769
www.salvationarmyusa.org

SCORE Business Help (800) 634-0245
www.score.org

Small Business Administration (800) 659-2955
www.sba.gov

US Chamber of Commerce (202) 659-6000
www.uschamberfoundation.org

Volunteer Florida (800) 354-3571
www.volunteerflorida.org

Florida Better Business Bureau Offices

BBB Serving Central Florida (407) 621-3300
BBB Serving Northeast Florida & The Southeast
Atlantic (904) 721-2288
BBB Serving Northwest Florida (850) 429-0002

BBB Serving Southeast Florida & the Caribbean
(561) 842-1918
BBB Serving West Florida (727) 535-5522



Give.org



Wise Giving: Five Things to Know Before Donating to Hurricane Relief:

1. Is the disaster appeal clear?
2. Does the charity already have a presence in the impacted area?
3. Is the charity an experienced relief organization?
4. If considering crowdfunding, do you know its procedures?
5. Does the organization meet the 20 BBB Charity Standards?

Use this QR Code to Find BBB Accredited Charities that are Addressing Hurricane Disaster Relief:

