

Hurricane Recovery 2022

What to Do While You Wait for Your Property Repairs



As there is immense, widespread damage, there will be extended wait times for any public adjusting company to inspect, assess damages, review and analyze your insurance policy coverages (including any endorsements and/or exclusions), propose a course of action, document, submit and manage your claim to finally obtain the compensation you are entitled to (bringing your property to a pre-damaged condition). During this time, however, at USA Public Adjusting Group, LLC we want to provide as many Florida Homeowners and Business Owners tips and resources to help you during your wait time and shorten your recovery time:

1. Have a copy of your insurance policy or the declarations page.
2. File your insurance claim(s) yourself or hire a licensed Public Adjuster to help you do it ASAP. Many insurance companies are claiming they will be working on tens of thousands of claims, so the sooner the claim is filed the faster they can start the process.
3. Take pictures of the damage(s) and any changes to it before any work is done. This will help on the evidence your insurance company will request and assist tremendously when your Public Adjuster is compiling the supporting information for the claim. Please do not forget any additional damage(s) that may occur after the claim is filed. If you have taken steps to help avoid further damage such as getting a tarp on your roof, please take pictures of it ...and do not forget to save the receipts of all expenses you paid for this matter.
4. Make sure your name is correct on your county's property appraiser site. Having an incorrect name will prevent any general contractor or roofing company from being able to pull the permits for your property to begin repairs.
5. You do not have to allow anyone on your roof or in your home that you are not comfortable with. Many contractors, adjusters and storm chasers will be on the streets, knocking on doors, and that may include USA Public Adjusting Group personnel and people you have never heard of. If you ask someone to leave your personal property because you don't feel comfortable, and they do not leave and still go on your roof or in your home, call the police. It is trespassing. While we do background checks and maintain a firm anti-drug and alcohol program, not all companies do. There are already reports of people faking to be other service providers that are robbing people's homes. Protect your loved ones, trust your instincts, and report suspicious or trespassing to authorities to protect yourself.
6. If you have a neighbor who has called in, please email or call us and let us know. We may be able to schedule you around the same time for faster service.
7. Do not let anyone fool you into not paying your deductible - this is insurance fraud. Not paying your deductible can result in a Felony in the state of Florida, from 1st Degree to 3rd Degree Felony based on the value of your property.
8. A roofing contractor cannot act as a Public Adjuster. This is an illegal practice, and if you find you are a victim of this, please report it.
9. Wait for an ethical contractor with workmanship that you can trust. As difficult as it is for all of us with damage to wait, check to make sure your contractor is licensed by checking the DBPR website (Department of Business and Professional Regulations). If they are not listed, they are not licensed. Do not take their word that they are licensed under someone else. If they are, the Florida DBPR will list it. Ask for a copy of their insurance. Do not pull their permits for them to "save money" as this can leave you with enormous legal and financial risk.
10. You can check your local news stations for unethical contractors or Public Adjusters. Check to see if they have been in the news in the past few years for unethical insurance claim practices. Don't forget to search your providers on Google under the news section or type news after the contractor or adjuster name when searching.

>> Remember: You can verify your **Public Adjuster's** credentials at the *Florida Department of Financial Services* website <<

Thank you again for choosing us, as we continue working diligently helping families recover from their property damages!

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