

Need help with insurance?

Kim Thomas, Deputy Managing Editor

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Northwest Florida residents with flood-damaged homes and property can get insurance assistance through the Florida Department of Financial Services' Insurance Consumer Helpline at 1-877-MY-FL-CFO (693-5236).

"The days and weeks following a devastating storm are a stressful time for anyone, but our dedicated team of insurance professionals are ready to help answer questions and offer guidance to everyone who needs it," Florida Chief Financial Officer Jeff Atwater said in a press release. "We will do whatever we can to help our fellow Floridians get back on their feet as quickly as possible."

To aid in the recovery efforts, the department's insurance consumer helpline, open from 7 a.m. to 4 p.m. Monday through Friday, will be available for extended hours through the weekend from 8 a.m. to 5 p.m., with trained insurance specialists ready to assist with storm-related calls.

The department's Pensacola office, 610 East Burgess Road, will also be open this weekend from 8 a.m. to 5 p.m. and department representatives will be available on-site to provide additional insurance assistance.

Whether you're insured or not, there are steps you need to take now to protect yourself. Read Kimberly Blair's special report on navigating the post-storm insurance process:

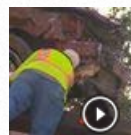
- [Wading through insurance process can make cleanup look like the easy part.](#)
- [Lesson learned for those with no flood insurance.](#)

While it appears at this point that the majority of the damage is flood-related, it is important to ensure that consumers who have suffered property damage that is covered under their traditional homeowner's insurance policy receive the guidance and assistance that they need to recover from this event, the release says.

Tips for those filing a claim:

- Make emergency repairs to protect from further damage, and document the damage and repairs in writing, with receipts and photos to provide to your insurance company.
- Gather copies of your household inventory and other documentation, including photos. This will assist your insurance company adjuster in assessing the value of the destroyed property.

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- If you must leave your home because of the damage, give your temporary forwarding address and phone number to your insurance agent or insurance company.
- Beware of fly-by-night repair businesses and hire licensed and reputable service people.
- If considering the assistance of a public insurance adjuster, ask for identification and verify that the adjuster is licensed by calling the Insurance Helpline. Understand how much a public insurance adjuster is charging and what services are included before signing any contract.

Additional information is available regarding disaster-related insurance topics on the Disaster Response page at <http://www.myfloridacfo.com/Division/Consumers/Storm>, where consumers can find tips on how to better protect their homes and families from disasters.

Insurance appraisals for pianos, organs

Dollarhide's Music Center in Pensacola is offering free insurance appraisals and estimates for water-damaged pianos and organs.

The Palafox Street store's pianos and organs escaped the April 29 flooding unscathed, though the shop had some damage to carpet and drywall. The shop has a tradition of providing free estimates after major storms.

Dollarhide's has five people experienced in storm damage assessments.

For more information, call (850) 494-9898 or email mclark@dollarhide.com.

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