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FOR IMMEDIATE RELEASE:
September 26, 2022

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Lisa Miller on Hurricane Ian Insurance Claims

TALLAHASSEE — For those writing today on Hurricane Ian, former Florida Deputy Insurance Commissioner Lisa Miller offers the following tips on property insurance claims resulting from the hurricane. Ms. Miller stresses the importance of staying safe prior to and during the storm, how to handle any damage and prepare an insurance claim, and the best methods for filing claims.

Before the Storm:

- Take pictures or videos with your phone camera of the outside and the inside of your home so that you can document current conditions and an inventory of your possessions. “With video, you can even voice the details of the items, including model or serial numbers and the date purchased,” advises Miller. Store it on the cloud or in another safekeeping way, so that in case your laptop or phone ends up damaged, you’ll be able to access the file from anywhere at any time.
- Note the website and toll-free claims number of your homeowners and automobile insurance companies. (The Florida Office of Insurance Regulation maintains this [master list of contact information](#).) “Do that now, before we lose power,” she advises.
- Use common sense. “If you think it’s a good idea to do something when a storm isn’t coming, then it’s a good idea to do when a storm is coming. And vice versa. If you probably shouldn’t be doing it when the storm isn’t coming then don’t do something that may short circuit the claim process or may not be worked out with the insurance company after the storm,” said Miller.

After the Storm:

- If you suffered damage, call your insurance company immediately to report it.
- Take pictures or short videos of any damage outside and inside your home to help speed up the claims process. “Many insurance companies have what they call ‘fast track’ or ‘fast claim’ service, including phone apps. For those consumers that have taken those pictures, a lot of the claim process can be done by uploading or emailing those pictures, as well as over the phone with your insurance company, assuming that you have working phone service after the storm,” said Miller. “A lot of times, the insurance adjuster may not have to come out if you can do it as quickly and efficiently electronically yourself.”
- Avoid solicitors or contractors offering to get on your roof for a free inspection who often times will have you unknowingly sign the rights to your insurance policy over to them, through Assignment of Benefits (AOB) contracts. “People you know come to your back door. People you don’t know come to your front door. Don’t answer your front door and become victimized twice from the storm,” warned Miller.
- For those policyholders needing assistance with claims, call the Florida Department of Financial Services Insurance Claims Assistance Hotline, toll-free at 1-877-693-5236.

- Since most homeowners insurance policies do not cover flood damage from rising waters, you should call your insurance agent to see if you can add flood coverage to your existing homeowners policy for future storms. “A growing number of our Florida companies offer this innovative flood protection and in fact, Florida leads the nation in private flood insurance coverage,” noted Miller. (The Florida Office of Insurance Regulation maintains this [list of private flood writers](#).)

Overall, Miller urges all Floridians to “Do your best to breathe, be patient, and stay calm,” both during and after Hurricane Ian. Help your neighbors whenever possible. “We’re all in this together,” she reminds us.

Ms. Miller is available for media interviews before, during, and after this storm. Please contact Harvey Bennett above.

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