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INSURANCE

Add a camera to essential hurricane supplies

A public adjuster warns in her new book for consumers to be careful to prove all windstorm damage.

BY DONNA GEHRKE-WHITE
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After a hurricane, a camera can be as important as canned tuna and bottled water.

- [Tips to a smoother claims process](#)
- [IF YOU GO | Frances C. Venezia at Books & Books](#)

That's because you will need to take pictures to prove any damage to your home, says Frances C. Venezia, president of the Coral Gables-based Professional Public Insurance Adjusters.

She just wrote and self-published a book, *Help Me Claim It! The Windstorm/Hurricane Residential Edition* (\$9.95) to teach homeowners about making successful windstorm/hurricane insurance claims.

She'll be discussing her book Thursday at Books & Books in Coral Gables.

These days, insurance companies are much tougher and require proof, such as photographs. Expect your insurance company to be demanding and slow to deliver cash for repairs, Venezia says.

Some who received generous insurance checks after 1992's Hurricane Andrew are in for a nasty surprise, Venezia says.

That's because insurance companies have tightened up how they do business. "They're making it so hard" for home owners to collect on legitimate claims, says Venezia.

The solution is to be prepared, she says.

"The more proof you have, the less hassle you will have," agrees Rocky Scott, a spokesman for Citizens Property Insurance Co., which is now the state's largest windstorm insurer. "You will need to have a record of your possessions. It doesn't take that much time to do it."

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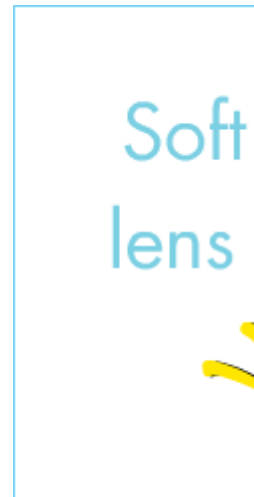
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Even before a storm hit, he says he and his wife went around their house with a video recorder to document their possessions. He says it is also important to keep receipts of major purchases.

You can't rely on your insurance adjuster to take pictures after a hurricane, Venezia says. She has had clients who found themselves without pictorial proof after a new adjuster couldn't find pictures the previous adjuster took.

Or the company's adjuster, she adds, might not take the right pictures to show the damage.

These days, it is important to show that a homeowner suffered wind damage instead of being flooded. Companies have tried to claim that they didn't need to pay on the windstorm insurance policy because flooding actually caused the damage, Venezia says.

DOWNED TREES

So homeowners need pictures of downed trees and other proof of fierce winds.

Make sure that a person is photographed next to the debris for the adjuster to get an idea of the size of the downed tree, a sign of the severity of the winds.

Also, don't be too quick to clean up after the storm. First make sure you have full, panoramic photos and videos of the interior and exterior of your damaged home.

Sometimes people have thrown out sopping carpets, ruined appliances and other items without keeping evidence that they had possessed them.

Make a list of what you own -- from jewelry to books to furniture -- and store the papers in an airtight, waterproof container. Take the container with you if you evacuate.

Many people have made such lists, only to leave them at their houses, where they can get blown away or soaked.

Once you have assessed the damage to your home, you should report a claim to your insurance company's toll-free number immediately.

Don't worry about not spotting everything immediately. You have up to five years, Venezia says, to file windstorm claims.

In your first call, don't give a specific account of the damage over the phone. Just say in general what you believe has been damaged. You don't want your insurer using any preliminary information against you, Venezia says.

In some cases the insurer may try to say it should not pay for additional items if you did not mention them in your first phone call, she says.

It is also important not to skimp on mailing costs, Venezia adds. Pay the extra money for overnight delivery of information, photos or signatures that the insurance company requests.

Venezia recommends calling your adjuster every three to five days.

"Obtain an approximate date when his documentation, estimates, etc. will be ready and ask him to stick to that date! Put the pressure on!" she writes.

If your adjuster doesn't return calls or you don't like how you are being treated, you can ask for another person to handle your claim.

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You also can complain to insurance executives. "Do not threaten to call the CEO . . . Do it!" Venezia advises in her book.

PUBLIC ADJUSTER

You may want to consider hiring a public adjuster, Venezia says. That person, who does not work for the insurance company, will handle your claim on your behalf and will often negotiate a higher settlement than you can get yourself, she says.

But you have to make sure you are hiring a reputable public adjuster who has the state-required license and bonding. Call references. Make sure the adjuster has worked in your community for several years.

Usually, public adjusters work on a contingency basis, taking a percentage of your insurance settlement as their fee.

Finally, Venezia warns that your work is not over -- even when your insurer finally sends a check.

If you have a mortgage, the check may go to your lender. The lender may dole the money out in installments to make sure the work gets done.

"No one has ever said this process was going to be easy," Venezia warns in her book.



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