



Insurance fraud in Florida is a problem that's costing everyone. Unethical contactors and licensed public adjusters are going door to door after storms promising homeowners they'll get a free roof by filing a homeowners insurance claim, even when there hasn't been any damage to the home. This fraudulent activity is creating hundreds of millions of dollars in claim costs for all homeowner's insurance companies and is driving up insurance rates for everyone. We're working hard to fight fraudulent claims. There are ways you can help, too. It starts with knowing the red flags to look out for and how to report suspected insurance fraud.



Insurance Fraud Red Flags

Things to Look Out For When Contractors Knock on Your Door

- Promises a free roof and to take care of your insurance claim.
- Offers you a discount for using material left over from another job. The material could be stolen or defective.
- Asks you to sign an "Assignment of Benefits" agreement. By signing this agreement, you could end up paying for more than what's covered in your policy. If your repairs are claim-related, check with your insurance company first.
- Offers you discounts for getting your friends, family or neighbors to hire their services.
- Pressures you for a quick hiring decision.
- The documents appear to be altered/forged.
- The damages are not consistent with the reported facts.
- The Date of Loss is not consistent with the facts reported.
- Only home in neighborhood damaged from the storm.
- Pushing for quick settlement or they are highly knowledgeable of insurance terms and responsibilities.



Look Out for Post-Disaster Red Flags

- Lookout for bogus pleas for post-disaster donations. Verify legitimate solicitations by asking for the charity's exact name, street address, phone number and website. Phone the charity and confirm that the person asking for funds is a genuine employee or volunteer. Don't pay donations with cash. Request a receipt with the charity's name, street address, and phone number.
- Watch out for fake offers of state or federal aid. Beware of visits, telephone calls, or emails — claiming to be from FEMA or the State of Florida — asking for your Social Security number, bank account number, or other sensitive information.
- Another common post-disaster fraud practice involves phony housing inspectors. Always ask to see more identification.
- According to the Coalition Against Insurance Fraud, \$80 billion a year is wasted on fraudulent insurance claims. Be on the lookout as we clean up after the storm. If you see someone who's clearly doing additional damage to their property, be sure to report it to the Division of Insurance Fraud. It's illegal and it causes those with legitimate claims to endure a longer wait for a response.
- Avoid scam artists who promise a disaster grant and ask for large cash deposits or advance payments in full. Federal and state workers never solicit or accept money or charge applicants for disaster assistance, inspections, or help in filling out applications.

If You Suspect Fraud, Report It Here: [First.fldfs.com](https://www.first.fldfs.com)

or by calling the Division of Investigative and Forensic Services at (850) 413-3115.