

# INSURANCE UPDATE FOR FLORIDA RESIDENTS FOLLOWING HURRICANE IRMA

*Torts, Insurance & Products Liability, and Business Litigation Alert*  
September 15, 2017

Following the devastation of Hurricane Irma, Florida residents, property owners, and renters are returning to their properties to assess damages and commence cleanup. For many affected parties, this is also the time to start preparing claims for submission to applicable insurers. This process can be a daunting one, but taking the following steps may speed along recovery of insurance payment:

- Document the damage to all affected areas as soon as possible;
- Gather all insurance policies and review their provisions relating to claims submission;
- Contact your insurance broker or agent (if you work with one) as soon as possible, and let them know you will be seeking insurance coverage. Often times your broker will be able to handle initial notices of claim to your carriers. If so, direct your broker to do so. If not, promptly contact your insurers as provided in the policies, making sure to document your efforts (*e.g.*, certified mail, return receipt requested).

Keep in mind that for uninsured or underinsured damages and losses, individual assistance may be available through FEMA disaster relief. Please visit [www.fema.gov/disaster/4337](http://www.fema.gov/disaster/4337) for more information and to apply. You can also visit [www.fema.gov/hurricane-irma](http://www.fema.gov/hurricane-irma) for practical cleanup and safety advice.

We hope you and your loved ones are safe. If you have specific questions related to insurance coverage, or need assistance in submitting your claim and recovering insurance proceeds, our insurance recovery attorneys are always available to assist you.

## **Attorneys**

William Ciszewski III

Ryan Cummings

## **Practices & Industries**

Business Litigation

Product Liability & Complex Tort