



HELPING YOU RECOVER *after* THE STORM





After a storm, be extremely vigilant of unscrupulous contractors who prey on homeowners simply trying to get their lives and homes back to normal.

Read all paperwork carefully and ask your agent or adjuster to recommend a licensed and credentialed contractor for repairs.

Please reach out to your adjuster if you need assistance selecting contracting services. American Integrity partners with a vetted network of preferred contractors that can assist with all types of repairs.

While our goal is to assist all customers in a timely manner, it's important to remember that after a storm, we respond to claims based on severity. After helping customers who have been displaced from their homes, our adjusters will reach out to policyholders based on the level of damage sustained by their home.



www.aiiflorida.com



POST-STORM TIPS & RESOURCES

Federal Emergency Management Agency
www.FEMA.gov

Florida Division of Emergency Management
www.FloridaDisaster.org

Red Cross
www.RedCross.org

Make Temporary Repairs: If you can safely do so, take reasonable steps to protect your property from further damage, such as boarding up a broken window or tarping a roof. Take pictures of the damage and save all receipts for any purchases you need to make. Refrain from making permanent repairs until an adjuster has had a chance to assess the damage.

Emergency Cleanup: Please reach out to your adjuster if you need assistance selecting contracting services for your post-loss repair needs. American Integrity partners with a vetted network of preferred contractors that can assist with all types of repairs.

Claim Checks: If you have a mortgage on your home, payment for your home repairs will be in the form of a check made payable to you and your mortgage company. The mortgage company must endorse the check, so contact the company to find out their process accordingly.

Avoid Scams: Unfortunately, “storm chasers” prey on vulnerable homeowners, promising quick fixes and offering to relieve you of the “burden” or “hassle” of dealing with your insurance company. Don’t relinquish control of your claim to a contractor – a decision that could cost you money, or even your home, if a contractor places a lien on your home for unpaid repair bills.

It is a best practice to contact your homeowners insurance company first in the event that your home needs repairs.

Our claims services are available all day every day, rain or shine.

**If you have tropical storm or hurricane-related damage,
please call 1-844-MY-AIIC-1 (1-844-692-4421).**

HOMEOWNER CLAIMS BILL OF RIGHTS

This Bill of Rights is specific to the claims process and does not represent all of your rights under Florida law regarding your policy. There are also exceptions to the stated timelines when conditions are beyond your insurance company's control. This document does not create a civil cause of action by an individual policyholder, or a class of policyholders, against an insurer or insurers and does not prohibit an insurer from exercising its right to repair damaged property in compliance with the terms of an applicable policy.

YOU HAVE THE RIGHT TO:

1. Receive from your insurance company an acknowledgment of your reported claim within 7 days after the time you communicated the claim.
2. Upon written request, receive from your insurance company within 30 days after you have submitted a complete proof-of-loss statement to your insurance company, confirmation that your claim is covered in full, partially covered, or denied, or receive a written statement that your claim is being investigated.
3. Receive from your insurance company a copy of any detailed estimate of the amount of the loss within 7 days after the estimate is generated by the insurance company's adjuster.
4. Within 60 days, subject to any dual interest noted in the policy, receive full settlement payment for your claim or payment of the undisputed portion of your claim, or your insurance company's denial of your claim.
5. Receive payment of interest, as provided in s. 627.70131, Florida Statutes, from your insurance company, which begins accruing from the date your claim is filed if your insurance company does not pay full settlement of your initial, reopened, or supplemental claim or the undisputed portion of your claim or does not deny your claim within 60 days after your claim is filed. The interest, if applicable, must be paid when your claim or the undisputed portion of your claim is paid.
6. Free mediation of your disputed claim by the Florida Department of Financial Services, Division of Consumer Services, under most circumstances and subject to certain restrictions.
7. Neutral evaluation of your disputed claim, if your claim is for damage caused by a sinkhole and is covered by your policy.
8. Contact the Florida Department of Financial Services, Division of Consumer Services' toll-free helpline for assistance with any insurance claim or questions pertaining to the handling of your claim. You can reach the Helpline by phone at 1-877-693-5236, or you can seek assistance online at the Florida Department of Financial Services, Division of Consumer Services' website at www.myfloridacfo.com.

YOU ARE ADVISED TO:

1. File all claims directly with your insurance company.
2. Contact your insurance company before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.
3. Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible, keep all receipts, and take photographs or video of damage before and after any repairs to provide to your insurer.
4. Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.
5. Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.
6. Require all contractors to provide proof of insurance before beginning repairs.
7. Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.

A STORM AFFECTS US ALL

Even if American Integrity isn't your insurance company,
we've still got you covered – please locate your
homeowners insurance company below.

INSURANCE COMPANY	CONTACT NUMBER
American Strategic Insurance	866-274-5677
American Traditions	866-270-8430
Castle Key	800-669-2214
Citizens	866-411-2742
Cypress P&C	877-560-5224
Edison	888-683-7971
Florida Family	888-850-4663
FL Farm Bureau	866-275-7322
Florida Peninsula	877-229-2244
Heritage	855-415-7120
Homeowners Choice	866-324-3138
Monarch National Insurance Company	800-293-2532
Olympus	866-281-2242
People's Trust	561-609-1002
Safe Harbor	866-482-5246
Security First	877-333-9992
Slide	866-230-3758
Southern Oak	877-900-2280
Tower Hill	800-342-3407
TypTap	844-289-7968
Universal of North America	866-999-0898
Universal P&C	800-470-0599
Vyrd	844-217-6993



GUIDING YOU THROUGH
THE CATASTROPHE CLAIM PROCESS





We are dedicated to serving our policyholders when disaster strikes. Fully staffed with adjusters to handle all of your claim needs, we have 24-hour claims reporting and emergency services available.

www.aiiflorida.com

Customer Service: 1.866.968.8390

Tropical Storm or Hurricane-Related Damage:

1-844-MY-AIIC-1 (1-844-692-4421)

CATASTROPHE CLAIMS PROCESS

We're committed to serving our policyholders when disaster strikes and assisting you throughout the claims process.

STEP 1: Report your claim to us.

STEP 2: Tell us about your claim. Your claims professional will ask you for information about your loss, review and explain your policy coverage, including the deductible, and discuss next steps. If needed, they may schedule an in-person appointment or send an expert to your home, such as an engineer. Your claims professional will guide you through the claims process.

STEP 3: Your claims professional will evaluate the damages covered under your policy and provide you with an estimate.

STEP 4: After the evaluation has been completed, you will be advised of the coverage decision. Once your claim has been resolved, the file will be closed.

If you discover additional expenses or damages after your claim has been closed, or if you discover additional facts not previously presented regarding the loss, please contact us immediately to provide the information. At that time, your claim will be re-opened for additional review.

Important items to remember:

- Report your claim as soon as possible
- To report a tropical storm or hurricane-related claim, contact **1-844-MY-AIIC-1 (1-844-692-4421)** or file a claim online at **www.aiclaimsportal.com**

When filing a claim, please have the following information available:

- Your contact information
- Photos of the damages right after the loss
- Invoices for any temporary repairs or mechanical parts
- Receipts and invoices for incurred expenses if your home is deemed unlivable
 - o **Please note:** Coverage for these expenses is known as Additional Living Expenses (ALE). Be sure to ask your claims representative if ALE is included in your policy.

FIRST STEPS TO RECOVERY

If you have experienced damage to your home due to a natural disaster, the following steps can help guide you as you put your life and home back in order. We are here for you during this trying time.

Safety first. Make sure your family is safe. In the event that you need to vacate your home because it is unlivable, keep all of your receipts for temporary lodging and other expenses.

File a claim. Contact us as soon as possible after a loss at **1-844-MY-AIIC-1 (1-844-692-4421)**, our 24/7 toll-free catastrophe claims phone number. You can also file a claim online at **www.aiclaimsportal.com**. Once you have reported your claim, you will be assigned an adjuster who will help guide you through the claims process.

Protect your property. If you are able, make temporary (not permanent) repairs to prevent further damage. Be sure to keep all broken items or parts and any receipts.

Take photographs of the damage. This documentation can help expedite the claims process.

Make a list of your personal property. Do you have a home inventory list? If not, create a list of the damaged items and include as much information as possible, such as model numbers, manufacturer's name, receipts and photographs.

Do not throw out any items until your adjuster has had the opportunity to inspect them.



YOUR SETTLEMENT



HELPING MAKE YOU WHOLE AGAIN

We will be working diligently to provide impacted policyholders with the attention they need and deserve. We partner with multiple resources to ensure we have the personnel required to respond as quickly as possible.

It's important to know that after an event of this magnitude, we respond to claims based on severity – our first priority will be to assist customers whose homes are uninhabitable to help them obtain safe shelter, food and other basic needs. We appreciate your patience and understanding, and we're committed to keeping you posted throughout the claims process. Once an adjuster has assessed the damage to your home, you can expect a conclusion of your claim within 30 days.

What is Additional Living Expenses (ALE) coverage?

With Additional Living Expenses (ALE) coverage, you are reimbursed for the extra costs you incur when your home is deemed unlivable and is being restored. This coverage includes reasonable payments for lodging, food, clothing and other associated expenses. It is disbursed immediately once approved. This is also referred to as loss of use coverage.

Know what to expect from ALE coverage in the event of claim.

Most of our policies include this coverage, but it's important to speak to your agent or review your policy to be certain you have it. Make sure to keep all post-storm receipts to submit for reimbursement consideration.

HIRING A CONTRACTOR



BE AWARE OF POST-STORM SCAMS

In addition to the damage they leave behind, storms like this have another unfortunate consequence – fraudulent contractors who take advantage of homeowners who are simply trying to get their lives and homes back to normal.

Please reach out to your adjuster if you need assistance selecting contracting services. American Integrity partners with a vetted network of preferred contractors who have completed a comprehensive credentialing process, ensuring contractors are licensed, carry the appropriate insurance, and pass criminal background checks.

You are welcome, however, to hire a contractor of your choice.

Some good practices when selecting a contractor include asking around for information about good local contractors in your area. Verify that they are licensed and insured, and check their work history.

Make sure to get all estimates for work in writing, and do not sign anything you do not understand.

INTEGRITY. MORE THAN A PROMISE.



INSURANCE FOR FLORIDIANS, BY FLORIDIANS

As Floridians ourselves, we understand the joys – and risks – associated with living in paradise. That's why we prudently manage our business to ensure that we have the financial strength our customers expect and deserve if they suffer a loss.

We are dedicated to serving our policyholders when disaster strikes. Fully staffed with adjusters to handle all of your claim needs, we have 24-hour claims reporting and emergency services available.

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Customer Service: 1-866-968-8390
Tropical Storm or Hurricane Damage:
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NOTES



AMERICAN
INTEGRITY
INSURANCE GROUP

www.aiiflorida.com



American Integrity Insurance is committed to providing homeowners with sound, comprehensive insurance coverage and an extraordinary customer experience. We specialize in home, condo, rental property, vacant home, manufactured home and high valued home insurance coverage to residents of the Sunshine State.

FINANCIAL STABILITY

American Integrity has received an "A" (Exceptional) Financial Stability Rating® from Demotech, Inc. This demonstrates our commitment to providing policyholders with the insurance coverage they need and deserve to protect their greatest assets – their homes and families.



INTEGRITY

MORE THAN A PROMISE