

Dear Consumer:

The need for insurance is a fact of life in many situations. Knowing how our insurance policies work, in addition to having the correct type and amount of insurance, can help us recover financially when we experience such things as illnesses, car accidents, natural disasters or even death. And since the insurance industry and insurance policies often change, it's essential to be aware of new developments.

The Florida Department of Financial Services publishes a variety of consumer guides to help you with this task. They include: **Automobile Insurance**, **Health Insurance** (both available in Spanish), **Life Insurance and Annuities**, **Small-Business Owners' Insurance**, **Insuring Your Home**, **Health Maintenance Organizations**, **Long-Term Care and Other Options for Seniors**, and **Medicare Supplement Insurance**. Each guide contains basic information, definitions of common terms and tips on selecting an insurance agent and company. Each guide also details your rights and responsibilities as an insurance consumer. You can have any of our guides sent to you by calling the Florida Department of Financial Services Consumer Helpline toll-free at 1-800-342-2762. They may also be downloaded from our Web site at www.fldfs.com.



If you have questions after reading this guide, please call our Consumer Helpline toll-free at 1-800-342-2762 between 8 a.m. and 7 p.m (Eastern time) Monday through Friday. The hearing impaired may use a TDD to call 1-800-640-0886 (8 a.m. until 5 p.m. Eastern). You may also contact the service office in your area (listed inside the back cover of this guide).

Sincerely,

A handwritten signature in black ink that reads "Tom Gallagher". The signature is written in a cursive, flowing style. A horizontal line is drawn above the signature, starting from the left and ending under the first letter of the first name.

Tom Gallagher
Florida's Chief Financial Officer

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NOTE:

Insurance rates and forms in Florida are regulated by the Office of Insurance Regulation. Although it is administratively housed within the Department of Financial Services, OIR is a separate entity that reports to the Florida Cabinet. Because DFS handles consumer-related insurance matters, only DFS is mentioned throughout this publication. Consumers should remember that DFS is their point of contact for all insurance problems and questions.

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If you have an insurance question or problem, call the

CONSUMER
Helpline
1-800-342-2762

Internet

Browse the Florida Department of Financial Services (DFS) Web site at:
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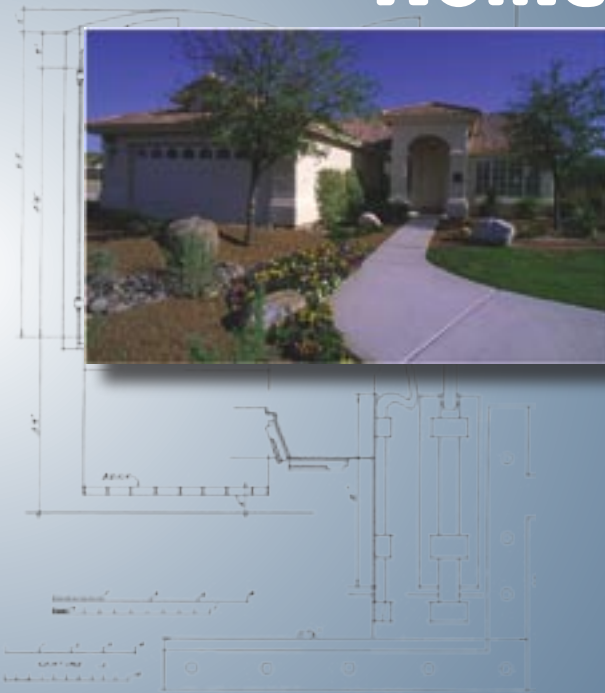
Insuring Your Home

Homeowners insurance helps pay to repair or rebuild your home and replace personal possessions lost due to theft, fire or other disasters such as storms.

Although Florida law does not require homeowners insurance, some cities and counties require liability coverage if you own certain pets or a swimming pool. Liability coverage pays for non-automobile-related injuries to other people, or damage to their property, for which you are legally responsible.

For mortgaged homes, the lending institution will require full insurance coverage on the structure, including flood (if located in a special zone), fire, liability, windstorm, etc. Some developments and subdivisions may also require insurance.

The following overview explains the basic coverages available and provides tips for homeowners and renters.



Basic Coverages Available

Depending on which company you choose, you may obtain one of several basic packages of homeowners insurance in Florida to protect your home and belongings (see page 12). Each package protects against a specified number of perils, or events that cause damage to property, such as fire, windstorm or theft.

Your homeowners insurance policy may also cover your dependent children's belongings while they attend college, whether they live on or off campus.

You may need a separate policy to protect personal possessions for your child who attends college and no longer qualifies as a dependent (on your household tax return).

Covered perils apply to four items: the structure (dwelling), other structures (like sheds and fences) and personal property (contents), all of which fall under **property**, and loss of use (**additional living expense**).

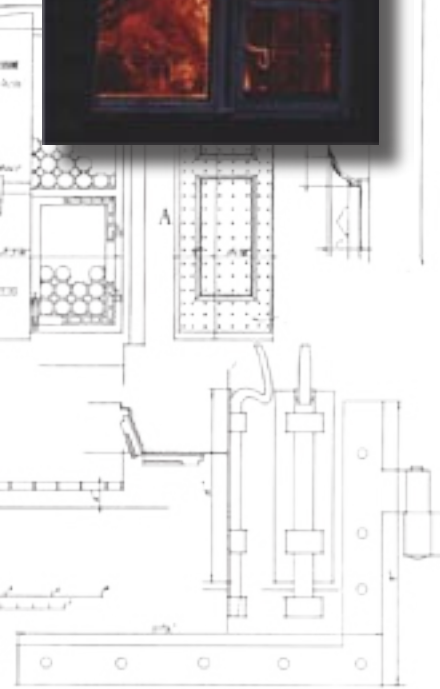
Property

Property coverage helps pay for damage by covered perils to your home, the contents of your home and other personal belongings owned by you or family members who live with you.

In some cases, it helps pay for damage to other structures, such as tool sheds, detached garages, small boats, guest houses and their contents. Your insurance agent or company can point out the items covered in a given policy.

Homeowners policies do not cover automobiles. Your agent or company can help you find coverage for cars and large boats.

Your policy provides limited coverage for some personal property, such as antiques, jewelry, furs and electronics. You may need additional coverage as an **endorsement**, or addition to your insurance policy, to modify its original terms for an additional premium. You can insure your home and belongings for replacement cost or actual cash value (see page 8).



Additional Living Expense

Homeowners packages provide additional living expense coverage that will pay some extra expenses if damage to your home prevents you from living there while it is being repaired. The items typically covered – above and beyond normal expenses – include extra costs for food, housing, telephone, transportation (to and from work or school), relocation and storage, utility installation and furniture rental for a temporary residence.

This coverage applies only to differences in expenses. For example, it would apply to the cost of restaurant meals minus normal food expenses. It does not cover your mortgage, groceries and utilities or the monthly cost of a telephone in a rented space (since you normally pay for the telephone in your house).

Your policy may designate a limit of coverage for additional living expenses, but your policy does not obligate your company to pay this amount up front or in full if you suffer a total or partial loss. You must keep receipts for additional living expenses and submit these to your company for reimbursement.

Additional living expense coverage does not apply to your dependent children while they are away at college. It applies only to the primary insured structure in the event of a loss.

Most policies also will provide this coverage when a civil authority (law enforcement agency, emergency management service, etc.) prohibits the use of a residence due to direct damage to neighboring homes by a covered threat. Policies generally offer this coverage without any deductible. Flood insurance policies, however, don't provide this coverage. For more information, contact your insurance agent or company.

Two additional coverages are known as personal liability and medical payments.

Personal Liability

This coverage protects you against a claim or lawsuit resulting from (non-auto) bodily injury or property damage to others. For example, if a neighbor slips and falls in your house and sues you, and a jury finds you legally liable, this coverage would pay that claim plus legal fees up to the policy limits. This coverage applies to you and all family members who live with you. It does not cover intentional damage or harm caused by you or family members who live with you. Check your policy for any exclusions and discuss them with your agent.



Medical Payments

Regardless of fault, this coverage pays for medical expenses, up to the medical payment limits, of persons accidentally injured at your home. It does not apply to your injuries or those of anyone living with you or to activities involving an at-home business.

Replacement Cost Versus Actual Cash Value

You may insure your property and belongings for actual cash value or replacement cost.

When buying coverage, you may insure your property and belongings for actual cash value or replacement value.

Let's say you selected actual cash value coverage, and bought a new television in 1994 for \$700. If lightning destroys that television in 2004, your insurance will not pay the full \$700. It will pay a lower figure that reflects the television's current value, let's say \$300. If you selected replacement cost, however, and the same television now costs \$900, you initially will receive the actual cash value for your set (\$300). When you buy a new television and present the receipt, you will receive the balance (\$600). Keep all receipts! Replacement cost coverage is triggered only when you replace the item that was damaged or lost. Your insurer will require proof of purchase for full reimbursement.

Most companies limit the amount to be paid out on certain types of items. These include such things as firearms, jewelry, antiques and electronics. Make an inventory list and review with your agent to find out whether any of your items have limited amounts of coverage. You may want to buy higher limits for these items, for an additional premium.

Replacement Cost

Replacement cost is the amount needed to replace or repair your damaged property with materials of similar kind and quality, without deducting for depreciation. **Depreciation** is the decrease in the value of your home or personal property due to normal wear and tear from the time it was built or when the personal property was purchased. Your agent must offer you replacement cost coverage for your dwelling. If you reject this coverage, you must sign a form stating that you don't want it.

Standard replacement cost depends upon the **dwelling limit** stated on your policy. Insurance companies design most homeowners policies to require the policyholder to insure the dwelling for at least 80 percent of its replacement cost. And while it is rare, you can insure your home for less than 80 percent. If you do so, you will be charged a copayment penalty, in addition to your deductible, when you file a claim.

Some companies offer **guaranteed replacement cost dwelling** – an option that costs only a few dollars more, and insures your home for an increased amount, even if it exceeds policy limits. Many companies will not offer guaranteed replacement benefits for older homes.



Actual Cash Value

Actual cash value is the amount needed to repair or replace damage to your home after depreciation. For example, your insurance company would deduct for the age and condition of a 17-year-old roof with a 20-year life expectancy.

Inflation or room additions can increase the replacement cost of your home and its contents, while the actual cash value of your home may decrease over time. An inflation guard endorsement gradually increases your dwelling's coverage limit annually to keep your insurance coverage up-to-date with current prices and inflation. It also may keep the policy value in line with increases in local building costs per square foot.

If your policy lacks this endorsement, you are responsible for periodically updating your coverage with your insurance agent or company. No matter how you insure your home, you should keep track of its replacement cost evaluation. Check with your agent or company once a year to make sure your policy provides adequate coverage.



Most insurance companies cover the contents of a home (i.e., personal belongings) on an actual cash value basis. Though you can insure your belongings at replacement cost, you pay a higher premium. Be aware that even if you obtain replacement cost coverage for the contents, you may be paid only actual cash value until you provide receipts for the replaced items, at which time the difference between the replacement cost and actual cash value would be paid (see Homeowners Inventory Checklist on page 30).

How Much Insurance to Buy

When you buy a home, you need enough insurance to protect the structure and your personal possessions in the event of a loss. Some insurance policies are written with a limit that is equal to at least 80 percent of the value of the home. This means that if your home is damaged, you will have to pay for the damages equal to the deductible. If you insure at less than 80 percent, you will have to pay a co-insurance penalty as well, which means that you will be responsible for more of the cost of the damages.

Regardless of what percentage you choose, this should not reflect the cost of the land on which your home is built. Unfortunately, some banks and other lending institutions want you to buy insurance for the entire amount of the mortgage, including the cost of land. You should contact the Department of Financial Services Consumer Helpline toll-free at 1-800-342-2762 if your bank tries to make you insure this entire amount.

For example, if you buy a \$50,000 lot and build a \$100,000 home, your mortgage would total \$150,000, but you need insurance only for the \$100,000 home. Your insurance company would pay \$100,000 if a covered peril such as an accidental fire destroyed your home, but it would not pay for the lot. Remember: You need to buy enough insurance to protect your insurable interest, or amount needed to replace your house.

Legend for Sample Declarations Page

Where to Locate Policy Information

- 1 Policyholder name and location of insured dwelling
- 2 Company name
- 3 Policy number
- 4 Premium
- 5 Mortgage holder name and address
- 6 Summary of basic coverages and limits
- 7 a. Deductible (amount policyholder must pay per claim or accident)
b. Hurricane deductible
- 8 Liability protection
- 9 Type of policy (in this case, HO-3)
- 10 Optional coverage (called an endorsement) for special items such as jewelry or silverware
- 11 Coverage offered or required under Florida law
- 12 Name of agent or company representative

Sample Declarations Page

PROTECTORS FIRE & CASUALTY CO.

THIS IS NOT A BILL

POLICY NUMBER

3 10-91-8880-4

HOMEOWNERS RENEWAL DECLARATIONS POLICY

1 NAMED INSURED AND MAILING ADDRESS: POLICY PERIOD:
SMITH, JOE AND JANE 1201 A.M. STANDARD
 123 OAK STREET TIME AT THE INSURED RESIDENCE
 HOMETOWN, FL 12345-6789 **FROM: 6/1/04 TO: 6/1/05**

THE RESIDENCE COVERED BY THIS POLICY IS LOCATED AT THE ABOVE ADDRESS UNLESS OTHERWISE INDICATED

2 PROTECTORS FIRE & CASUALTY COMPANY RENEWAL CERTIFICATE
 P.O. BOX 12345 PREPARED MAR 11 2004
 BOSTON MA 01234

DATE DUE	PLEASE PAY THIS AMOUNT
6/1/04	\$479.53

4

IF YOU HAVE MOVED, PLEASE CONTACT YOUR AGENT

COVERAGES/LIMITS

FULL PAYMENT BY DATE DUE
 EXTENDS POLICY PERIOD TO JUNE 1, 2005

6

SECTION I

A **DWELLING** \$100,000
 OTHER STRUCTURES \$10,000
 B **PERSONAL PROPERTY** \$50,000
 C LOSS OF USE ACTUAL LOSS
 SUSTAINED

7a

DEDUCTIBLES-SECTION I
 COVERED LOSS \$500

7b

HURRICANE: SPECIAL 2% DEDUCTIBLE
 THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

5 MORTGAGEE: TRUST BANK
 P.O. BOX 000
 TALLAHASSEE FL
 34567-8910

9 FORMS, OPTIONS AND ENDORSEMENTS:
 SPECIAL FORM 3 FP-7923
 JEWELRY AND FURS \$2,500/\$5,000 OPT JF
 SILVERWARE THEFT \$5,000 OPT SILG
 HOME COMPUTER \$10,000 OPT HC
 REPLACEMENT COSTS/CONTENTS OPT RC

8

SECTION II
 L PERSONAL LIABILITY \$100,000
 DAMAGE TO PROPERTY
 OF OTHERS \$500
10 M MEDICAL PAYMENTS \$1,000
 TO OTHERS (EACH PERSON)

11 FLORIDA-SPECIFIC ENDORSEMENTS
 SINKHOLE FL 7210.4
 ORDINANCE/LAW FE 7310.4

*SPECIAL DISCOUNTS:

SMOKE DETECTORS
 DEAD-BOLT LOCKS
 FIRE EXTINGUISHERS
 BURGLAR ALARM
 APPROVED STORM SHUTTERS

* **TOTAL DISCOUNTS:**
20% OR \$176 PER YEAR

SURCHARGES (REQUIRED BY FLORIDA LAW):
 EMERGENCY MANAGEMENT SERVICES \$2.00
 FLORIDA HURRICANE CATASTROPHE FUND \$4.53

12

Thanks for letting us serve you...

Agent: BROWN, BONNIE
 Telephone: 904-555-1234

Insurance Packages



An insurance form specifies the perils for your home and belongings that your policy covers. The following overview explains the basic insurance packages available for homeowners, condominium-unit owners, mobile home owners and renters. The basic homeowners policy is a package policy that may be modified. But dwellings, adjacent structures, contents, liability and medical payments usually cannot be eliminated from the basic package.

Homeowners Insurance

The three packages offered most frequently to owners of single-unit homes include Broad Form HO-2, Special Form HO-3 and Modified Coverage Form HO-8. These policies insure your home and belongings against a number of perils. The more perils your policy covers, the more you will pay for it. Homeowners policies vary in their broad coverages; they may also differ in price and customer service between companies. It is important to review your insurance needs and compare them to the coverage offered before making a decision.

Broad Form (HO-2) covers all 16 perils listed below.

Special Form (HO-3), the most popular homeowners form, covers the home for everything not specifically excluded. It also covers personal property for all 18 perils listed on page 32.

Modified Coverage Form (HO-8) insures your property against the first nine perils listed below, and volcanic eruption.

The named perils are:

1. fire or lightning
2. windstorm or hail
3. explosion
4. riot or civil commotion
5. aircraft
6. vehicles
7. smoke
8. vandalism or malicious mischief
9. theft
10. falling objects
11. weight of ice, snow or sleet
12. accidental discharge or overflow of water or steam
13. sudden and accidental tearing apart, cracking, burning or bulging
14. freezing
15. sudden and accidental damage from artificially generated electrical current
16. volcanic eruption

Florida law also mandates coverage for sinkhole damage (see page 14). All homeowners policies provide liability coverage.

Renters Insurance

Renters or Tenants Insurance (HO-4) insures your household contents against the perils included in the Broad Form (HO-2). It also includes personal liability coverage.

The Florida Legislature passed a law in 2003 affecting condo association and unit owners' policies issued or renewed after January 1, 2004. The changes apply to every condominium policy regardless of declaration date. The association policy may choose to cover some items, so make sure you are thoroughly familiar with its bylaws and policy to know what the association is responsible for. If you have difficulty obtaining copies of these documents, call the Florida Department of Business and Professional Regulation, Division of Land Sales, Condominiums and Mobile Homes, at 1-800-226-9101.

Under the new law, the condo association policy no longer covers such items as:

- Floor, wall and ceiling coverings
- Electrical fixtures
- Appliances
- Air conditioning and heating equipment
- Water heaters
- Water filters
- Built-in cabinets and countertops
- Window treatments, including drapes, blinds and hardware replacement
- Air conditioning compressors that serve only one unit, no matter where they are located



Condo associations can also require unit owners to insure items such as front doors and screened porches. In addition, unit owners should continue to insure interior additions or upgrades which are not the same kind or quality as the original building items.

Condo unit owner policies issued after January 1, 2004 shall provide coverage that is more than any other policy covering the same property. This means that if an item is covered under an association's policy, that policy pays first, followed by the unit owner's policy.

This change also affects the amount of coverage needed for the building under the unit owner's policy, so it is important to review your existing policy with your agent to make sure you are adequately covered.

Condominium Unit-Owners Form (HO-6) covers property or certain items not insured by the association's policy against the perils included in Broad Form (HO-2). It also includes personal liability coverage.

Mobile Home Insurance

Typical mobile home policies provide basically the same coverage as Broad Form (HO-2) or Special Form (HO-3) policies. Check your individual policy for any exclusions. If you own a mobile home, you can select from three coverage forms (which are still subject to the limits of your policy) to insure your dwelling:

- A stated amount policy specifies that you will recover the policy's face amount in the event of a total loss, based upon the agreement made in your application. Insurance companies usually offer this type of policy for newer-model homes.
- An actual cash value policy will pay the amount needed to replace a home after depreciation. These policies usually feature lower premiums.
- A replacement cost policy will pay for the replacement of a damaged or destroyed home without deducting for depreciation.

Other Factors to Consider

Because policies vary, some additional factors should be considered when determining your coverage needs. Please check with your agent. Additional factors include:

Coverage Availability

You cannot obtain immediate coverage when a tropical storm or hurricane reaches a certain distance from Florida. Don't wait until the last minute to buy your policy, especially during hurricane season (June 1 through Nov. 30), when several storms can form simultaneously.

Insurance companies do not accept new applications, or requests to increase your coverage, once a hurricane reaches a certain distance from Florida. Insurance companies generally refer to this distance as "the box."

Sinkhole Damage

Florida law requires licensed insurance companies to make coverage available for damage caused by sinkholes. Surplus lines insurance companies aren't required to provide sinkhole coverage, but may do so (see Surplus Lines Companies on page 18). If you suspect that sinkhole activity caused structural cracking or damage to your home, contact your insurance agent or company immediately.

Flood Insurance

Typically, homeowners policies exclude flood damage (rising water). Depending on your home's location, however, you may qualify for flood insurance through the National Flood Insurance Program. You also may qualify for a discount if you include a special elevation report with your application. For more information, contact the National Flood Insurance Program at 1-888-FLOOD29 (1-888-356-6329). **The coverage involves a 30-day waiting period before the policy becomes effective, unless the policy is purchased at the same time you buy your home.**

Some insurance companies also offer flood insurance. Generally, you will get separate coverage for your home and personal property. Your insurance agent or company can assist you with application forms for flood coverage.

Windstorm Coverage

Most homeowners policies cover damage caused by windstorms, hurricanes and hail, but insurance companies may exclude this coverage in some areas. The Citizens Property Insurance Corporation provides homeowners with insurance in high-risk situations (like a home on the beach) and to consumers who can't find coverage in the private market.



For more information about Citizens, contact the Department of Financial Services Consumer Helpline toll-free at 1-800-342-2762. You also may visit our Web site at www.fldfs.com; call Citizens at 1-888-685-1555; or visit www.citizensfla.com.

Hurricane Deductibles

The Hurricane Insurance Affordability and Availability Act offers homeowners a broader selection of deductibles. These deductibles depend on the value of the insured property **and apply only to hurricane claims** (i.e., resulting from a hurricane declared by the National Weather Service).



Consequently, you may owe extra **out-of-pocket costs** for damage that occurs:

- any time a hurricane watch or warning is issued for any part of Florida,
- up to 72 hours after such a watch or warning ends, and
- any time when hurricane conditions exist throughout the state.

Home Rental or Dwelling Insurance

If you rent your home to others, insurance companies offer landlord coverage to suit your situation. Typically, you will need a commercial dwelling policy to cover a home you do not live in. If you rent a room or a portion of your home, ask your agent what coverage you may need.

Building Materials

The building materials used in the construction of your home can affect the cost to insure it. For example, it's more expensive to insure a frame house than a brick one.

Ordinance or Law Exclusion

If a local building **ordinance or law** increases the cost of repairing or replacing your dwelling, the insurance company will not pay that extra amount, unless you add ordinance or law coverage to your policy. This is how it works:

Your home was built in 1982 and the building code called for construction at least 5 feet off the ground. In 2001, the building code was changed to call for the same construction at least 10 feet above ground. Complying with this code will require a change in design and building materials; thus you will pay more to repair or rebuild your home, if necessary. An **ordinance or law exclusion** means the insurance company will not pay the cost of bringing the repaired home up to current building requirements.

Your agent must offer you **ordinance or law coverage**. If you do not wish to buy this coverage, you must sign a form stating that you reject it. Some companies automatically include this coverage.

Mold Exclusion

Some companies have recently begun to exclude damage caused by mold and fungus from their policies. In Florida, mold resulting from a covered peril is a covered claim in homeowners policies only in the event of a sudden and accidental discharge of water, like a burst pipe or other plumbing failure inside the house. Policyholders should review their insurance contracts to determine the extent of base level coverage for mold damage. Some insurers are offering additional levels of property coverage for an additional premium. Insurance companies are required to secure approval from the Office of Insurance Regulation for any changes in mold policy coverage. Mold damage resulting from poor maintenance, such as a leaky faucet, is not covered by homeowners insurance.



Home-Warranty Plan

Homeowners insurance can protect your home from losses due to fire, theft and other perils. A **home-warranty plan**, though, offers a service contract that can pay for unexpected repairs to the home's plumbing, electrical system, appliances, etc., during the warranty period, which typically ranges from one to 10 years.

Such plans offer no substitute for homeowners insurance or the "lack of quality" construction for a new home. Carefully research your insurance needs and the qualifications of your home builder. Also read and understand any home-warranty plan under consideration. Read the exclusion section of the warranty.

Help

You may contact the Service Office in your area or call the DFS Consumer Helpline toll-free at 1-800-342-2762 if an unresolved problem or question remains even after you talk with your insurance company or agent.

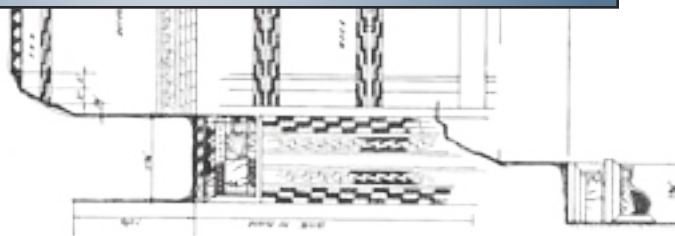


How to Select an Insurance Agent



Most insurance agents are reputable professionals who are well trained in their areas of expertise. When selecting an agent, choose one who is licensed to sell insurance in Florida. Also, choose one with whom you feel comfortable and who will answer your questions. Remember, an agent can represent more than one insurance company. To verify whether an agent is licensed, call the DFS Consumer Helpline toll-free at 1-800-342-2762. Agents must take classes and pass certain tests to become licensed. Some choose to take further courses to obtain additional professional designations. These designations include:

CEBS	Certified Employee Benefits Specialist
CFP	Certified Financial Planner
ChFC	Chartered Financial Consultant
CIC	Certified Insurance Counselor
CLU	Chartered Life Underwriter
CPCU	Chartered Property and Casualty Underwriter
LUTCF	Life Underwriting Training Council Fellow
RHU	Registered Health Underwriter



As with any major purchase, shop around to make sure you get the most for your money. First find out if a given company holds a license to conduct business in Florida. Be sure to get the insurance company's full legal name and call the DFS Consumer Helpline toll-free at 1-800-342-2762.

When selecting an insurance company, also check a company's rating. Most mortgage companies will require at least a minimum rating. Several organizations publish insurance company ratings, which are available in your local library or on the Internet. These organizations include A.M. Best Company, Duff & Phelps, Standard & Poor's, Weiss Ratings Inc., Moody's Investors Service and Demotech. The ratings cover a number of elements, such as company history, financial data (including assets and liabilities) and management operations.

How to Select an Insurance Company

Most mortgage companies will require at least a minimum insurance company rating.

Options if You Can't Find Coverage



Hurricane Andrew and other disasters created quite a problem in the insurance industry. Many companies struggled with monumental losses, creating a significant disruption of Florida's residential insurance marketplace. Some companies went out of business. Others, to lessen their exposure to risk, stopped offering policies in Florida or greatly reduced the number of new policies they sold in the state. Still other companies cut the number of Florida policyholders by not renewing their coverage. This situation potentially affected every policyholder in the state, even those who diligently paid premiums for years without filing claims. Many Floridians experienced homeowners insurance rate increases; others were dropped or otherwise left without coverage.

Florida Market Assistance Program (FMAP)

For homeowners facing the problem of availability, the Florida Market Assistance Program can offer help if you can't find coverage. FMAP will supply names and phone numbers of agents and agencies that represent insurance companies accepting new business in your county. For more information, call your agent or FMAP at 1-800-524-9023.

Surplus Lines Companies

The standard insurance market does not necessarily insure every consumer risk. Standard companies often reject risks that do not meet their underwriting requirements for type and date of construction, location and other conditions.

Surplus lines insurers can help fill this need for consumers who can't obtain coverage from licensed standard companies. Before turning to a surplus lines insurer, your agent must apply for and receive rejections from at least three licensed insurers.

Freedom from some insurance regulation, such as coverage and rate filings, allows surplus lines insurers to respond to unmet needs of insurance consumers. The Florida Department of Financial Services does not issue such insurers a license to sell insurance in Florida. Surplus lines insurers, however, must register with DFS as eligible insurers. Therefore, the Florida Insurance Guaranty Association does not provide any coverage for claims if a surplus lines company goes bankrupt.

Surplus lines insurers that provide certain financial information can receive approval from the Department. Thoroughly read a surplus lines policy, if purchased, since the Department does not regulate the rates these companies charge or the forms they use. These policies frequently involve differences in coverages and deductibles not found in other policies – for example, sinkhole or mold damage.

Insurance of ‘Last Resort’

If you are having trouble finding coverage, there is help. The 2002 Florida Legislature merged the Florida Windstorm Underwriting Association and the Florida Residential Property and Casualty Joint Underwriting Association to form Citizens Property Insurance Corp., which writes coverage for consumers who can't find it elsewhere. (See page 14 for more details on Citizens, or visit www.citizensfla.com.)

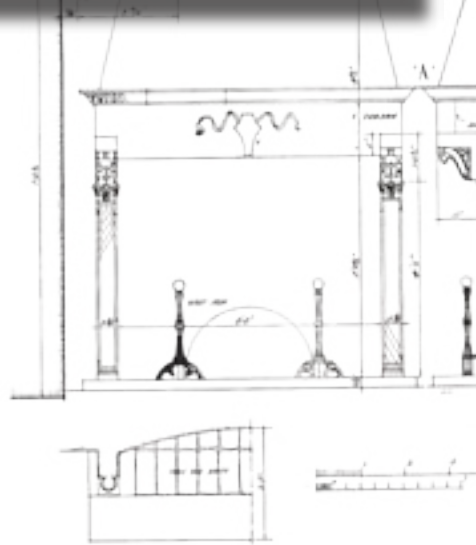
Most financial institutions that offer mortgages (including banks and mortgage companies) require insurance coverage in the loan contract to protect their interest in the property. They become a co-payee (with you), in case of loss, and will remain one as long as they have a vested interest in your home. They may require your insurer's financial stability to be rated above a specific level by one of the many rating services (see How to Select an Insurance Company, page 17).

This means your insurance company will generally make any checks for home-repair claims payable to you (the insured) and your financial institution. The lender gets equal rights to the insurance check to ensure that you make any necessary repairs. For this reason, an official at the financial institution will also need to endorse the check. The lender will inform you of its stipulations.

To protect its financial interests, the lender will generally place the money in an **escrow** account. (This means a third party handles the money until certain requirements are met.) You should make sure the money will gain interest during this time. The lender will pay for repairs as you complete the work. Show the lender your contractor's bid and how much it will cost to start the job. Make sure you ask for and save receipts. Financial institutions can't keep the proceeds of a settlement to cover the balance of your loan.

You might receive a separate check from your insurance company for your home's contents and other expenses. If you don't, the lender should send you the insurance payments relating to the contents, rather than the structure itself. Any funds that exceed the mortgage's balance should be released to you.

Your Lending Institution



Force-Placed Homeowners Insurance

If you fail to obtain homeowners insurance, your lending institution may buy it for you since loan contracts usually require it. **Warning: The premium for this coverage is very costly.**

Obtain a copy of the contract and read the policy if you end up with force-placed homeowners coverage. Such a policy will usually only cover the structure and not your personal property, or the policy may only cover the loan's outstanding balance.



What About Private Mortgage Insurance?

Most homeowners know this type of coverage by its initials: PMI. This insurance helps protect lending institutions from default by borrowers. You may need this type of insurance if you pay for a mortgage on a **high-ratio** loan. This is when your mortgage down payment is less than 20 percent of your property's value. This insurance allows you to qualify for a larger mortgage than otherwise available with a small down payment.

Once you obtain more than 20-percent equity in the home, you can cancel this insurance. A 1999 law requires lenders to provide notice of your PMI cancellation right.



Mortgage Life Insurance

This insurance pays off your home in the event of your death. The cost depends upon the mortgage amount, payoff time and a special calculation table. The loan principle and mortgage interest decrease with each monthly payment. Your mortgage-insurance amount may exceed your mortgage amount.

You may obtain this coverage for both spouses under one contract on a **first-to-die** basis. This means that the surviving spouse becomes the beneficiary.

Mortgage life insurance may prove economical for its specific purpose, but you may need a good health record to buy a policy. As with all policies, it is a good idea to do research in order to choose the mortgage life insurance policy that is right for you.

What About Building A New Home?

It pays to know about **builders' risk** coverage if you plan to build your own home or hire a contractor to build one for you. Before you begin any home-construction project, find out whether you or your contractor need this type of coverage. As part of construction contracts, potential homeowners often require contractors to obtain such coverage. Also, you may be able to buy a permanent homeowners policy that covers the building while it's in the construction phase.

A typical policy is in effect from the beginning of construction, remodeling or alteration to the completion of the project. Insurance companies offer coverage for items such as a home under construction, lumber and other materials, machinery, equipment, permanent fixtures, debris removal, pollutant cleanup, plans, blueprints, valuable records or papers, landscaping, and so on.



This coverage can help make sure that you or your contractor can obtain funds to repair or rebuild in case of loss. In addition, the insurance company may assume risk for certain legal actions taken due to the negligence of anyone connected with the construction. This may require a special endorsement to your policy.

Before you obtain a policy, find out if it includes any exclusions for **faulty or improper workmanship**, or other factors that could increase your construction costs or risks.

Some insurance companies will add builders' risk coverage to a policy for an additional premium. This means you may not need to purchase a separate policy. Contact your insurance agent or company for more information.

In Case of Loss

Immediately report property damage to your agent and insurance company. Your agent should provide claim forms if required, and report your loss to the insurance company. The company will arrange for an insurance adjuster to visit your property and assess the damage.

Take precautions if the damages require you to leave your home. Secure your property. Remove valuable items. Lock windows and doors. Contact your agent or insurance company and leave a phone number and address where you will temporarily stay.

Take these same precautions if you must evacuate before a storm, wildfire or other natural disaster.

Make emergency repairs and document them – including keeping a file with all of your receipts. Your policy requires such repairs to prevent further weather-related damage to your home and its contents. Keep all receipts and take photographs of the damages – before and after temporary repairs – to submit with your claim. Your insurer will reimburse these costs later.

Don't make extensive repairs before the claims adjuster arrives or throw out damaged furniture and other expensive items; the adjuster will want to see them. Make a list of everything you want to show the adjuster when he or she arrives.

Adjusters

An adjuster is a person professionally trained to determine the amount of any claim, loss or damage payable under an insurance contract. An adjuster often participates in the settlement of the claim, loss or damage. Insurance adjusters must be properly licensed with the Department to work in Florida. All insurance adjusters are required to adjust claims strictly in accordance with your insurance contract, and in compliance with the Florida Insurance Code. In addition, all adjusters must comply with the Adjusters' Code of Ethics to maintain their licensure.

There are three kinds of adjusters:

- **Company adjusters** work as employees of insurance companies.
- **Independent adjusters** usually work as employees of independent adjusting firms contracted with insurance companies to handle claims.
- **Public adjusters** do not work for insurance companies or independent adjusting firms. Most public adjusters are self-employed, or work in association with public adjusting firms.

Public adjusters contract with the policyholders to help them settle their claims with insurance companies. **They are paid a negotiated percentage of the claims settlement.** This means that if you use a public adjuster, you must share a negotiated portion of your settlement with that public adjuster. Public adjusting fees are not set by the state. You have the right to negotiate an agreed-upon fee should you elect to use the services of a public adjuster.

No matter which type of adjuster you use, be sure he or she is properly licensed. Ask to see license identification, and if you still are uncertain, call DFS. If you have any questions about the license status of an adjuster, or the way your claim was handled, call the DFS Consumer Helpline toll-free at 1-800-342-2762.



Appraisal and Settlement

You may settle personal property and structure claims at separate times, although your adjuster may suggest that you file the claims together. Filing separately allows you to take more time, if necessary, to determine the full extent of your losses.

If you and your company representative cannot reach a satisfactory settlement, together you may hire an appraiser to reach a compromise

figure. You and the company split the cost. If you both still disagree, you may hire a third appraiser, called an **umpire**. The decision of any two of these people is binding.

Dispute Mediation

Mediation offers an alternative if you and your company cannot reach an agreement. To qualify, your claim must be in excess of \$500, not including your deductible. You may obtain mediation through DFS. In this free informal process, a neutral third party or trained mediator tries to help resolve the dispute without dictating the outcome. Mediation can help disputing parties reach a mutually acceptable agreement, however, it is important to remember that mediation is non-binding.

Homeowners, renters and condominium-unit owners may participate in the Personal Property Insurance Mediation Program. This program does not apply to claims involving commercial coverage, liability coverage or damage to private passenger motor vehicles. For more information, call the DFS Consumer Helpline toll-free at 1-800-342-2762.

Home Repair

You or your insurance company may contract for the repair of your home. Hire licensed, reputable and preferably local service people. Call the Department of Business and Professional Regulation at 850-487-1395 or visit its Web site at www.state.fl.us/dbpr to see if a contractor holds a proper license.

Your insurance company may initially pay you and/or your mortgage company a sum equal to the actual cash value, unless you request minimal repairs. It will withhold the balance of the full replacement cost until repairs are completed.

Policy Termination



Licensed insurance companies can take up to 90 days to decide whether or not you meet their underwriting guidelines. Within this 90-day period, a company must give you a 20-day notice of policy cancellation, except for nonpayment of premiums, which requires a 10-day notice.

After 90 days, your company may cancel your policy if:

- you don't pay your premium;
- you deliberately provide false information on your application;
- you fail to follow the company's requirements; or
- you increase your risks through new activities or home improvements.

For reasons other than nonpayment of premiums, the company must provide a **90-day** notice before it may cancel your policy.

Companies can always opt for **nonrenewal** of your policy. This process also requires a **90-day** notice. When a company does renew your policy, it must give you a **45-day** notice of the premium. Surplus lines companies must give a **45-day** notice of cancellation.

You may cancel your policy at any time. You will receive a refund of unearned premiums, usually minus a 10 percent penalty. However, cancelling your insurance may violate the terms of your loan contract.

Burglary Prevention

You can lessen the chance of theft and keep your insurance premiums down by paying attention to safety and following simple preventive steps. For example, you can reduce opportunities for theft by making your home difficult to enter and less inviting to the potential criminal.

- Keep shrubs trimmed away from windows and doors so you don't provide a convenient hiding place for a burglar.
- Maintain adequate exterior lighting.
- Don't leave valuables such as lawn mowers, bicycles or tools in the yard or in an open or unlocked garage or shed. A burglar could use your tools to break into your home.
- Keep your garage door closed and locked at all times. A door leading from a garage to a house can offer an easy access point for a burglar.
- Display your home address openly and keep it well lit. This will aid police and other emergency officials in finding your home quickly, if needed. Do not put your name on your mailbox. Never leave notes that can inform a burglar that your house is unoccupied.
- Engrave your valuables with your Florida driver license number. It's more difficult for a burglar to dispose of permanently marked items, and this may help prove ownership for stolen items recovered by the police.
- Keep a record of your valuables.
- Organize a Neighborhood Watch program in your community.
- For more information on residential burglary prevention, contact your local police or sheriff's department.



Your Rights and Responsibilities

When obtaining or renewing your homeowners insurance, your basic rights and responsibilities include the following:

You have the right to choose your own insurance agent and company. You do not have to buy your insurance from the lending institution financing your home. If you fail to obtain or keep your own coverage, your lender may obtain a force-placed policy for you (see page 20).

You have the **right** to a fair quote for coverage, and you are entitled to a refund of the excess if your agent quoted your premium incorrectly and you paid too much for your policy.

You have the right to a proper and timely investigation of legitimate insurance claims.

You have the right to receive copies of all forms and applications signed by you or your agent.

You are responsible for verifying licenses. Call the DFS Consumer Helpline toll-free at 1-800-342-2762 to verify the license of an insurance agent, customer representative or insurance company.

You are responsible for reporting suspected fraud to DFS. Call our Fraud Hotline toll-free at 1-800-378-0445.

You are responsible for filling out a complete and accurate insurance application and reading what you sign. Avoid signing any blank, incomplete or inaccurate forms.

You are responsible for reading and keeping copies of all forms and applications signed by you or your agent.

You are responsible for obtaining a binder (i.e., proof of coverage) from your agent or company once you sign the application and pay for coverage.

You are responsible for reporting to your company or agent any changes affecting your policy (like home improvements or the purchase of additional personal property).

You are responsible for keeping insurance records, letters, claim-reporting information, advertisements and other papers sent by your agent or company. Keep copies of your important insurance records in more than one safe place, if possible. For example, you could keep backup copies in a safe deposit box or with a trusted and responsible relative or friend. You may need quick access to such information if you must leave your home.

You are responsible for contacting your agent or company immediately after a home or property loss occurs.

Insurance Discrimination Against Victims of Abuse

Florida has adopted laws to protect victims of abuse from discrimination. Florida law (Section 626.9541) provides that it is illegal for insurers to use information that someone has sought, or should have sought, treatment, protection or shelter in the past for abuse, or that abuse might occur in the future as a result of an assault, battery or sexual assault by a family or household member. Insurers cannot:

- base a decision to underwrite a policy;
- refuse to issue, reissue or renew a policy;
- refuse to pay a claim;
- cancel or otherwise terminate a policy; or
- increase rates

based on a person's status as a victim, or potential victim, of abuse.

Abuse is broadly defined to mirror the definition of domestic violence in Section 741.28. These laws protect all Floridians from discriminatory actions by health, life, disability, property and casualty, automobile insurers or managed care providers.

Steps to Take!

- If you are a victim of domestic violence or abuse and you are denied insurance, if your rates are raised, or if the insurer refuses to pay a claim, demand in writing that the insurer explain in writing why it took this action.
- Call the Florida Domestic Violence Hotline at 1-800-500-1119. You may also call your local certified domestic violence center and ask to speak with an advocate, or call the Battered Women's Justice Project at 1-800-903-0111.
- Find out if information about your medical history is in the Medical Information Bureau (MIB), and request a report to see if it mentions abuse or any abuse-related matters. The report is free if you have a letter from an insurance company saying it used MIB information to make a decision about you. [Medical Information Bureau, 1-617-426-3660, P.O. Box 105, Essex Station, Boston, MA 02112; www.mib.com]
- File an appeal with the insurer, as described in your policy.
- Call the **Department of Financial Services** Consumer Helpline toll-free at 1-800-342-2762, or go to the Department's Web site at www.fldfs.com.



Protecting Your Privacy



Under federal law, some banks and insurance companies may have the right to share sensitive and personal information about you with other entities and business interests – without your permission.

Fortunately, Florida laws, and rules established by the Florida Department of Financial Services, provide a way for you to protect this information. You must take the lead in protecting your personal information as the policyholder.

When you purchase a financial or insurance product, you will receive a privacy notice. These forms give you the opportunity to tell the company that you want your personal information kept private. Unless you complete and return these forms, your personal financial and medical information may be shared with other companies. You may receive these forms on an annual basis, and be required to complete them to keep your information confidential.

When you receive a privacy notice form, read it carefully before signing it to avoid unintentionally giving the company permission to share information about you. If you have questions or concerns about these forms, call the DFS Consumer Helpline toll-free at 1-800-342-2762.

The Department of Financial Services offers free community outreach programs on a variety of topics to help you make sound financial decisions and avoid becoming a victim of insurance or financial fraud. Speakers are available on the topic of your choice and will work with you to tailor programs to your group's needs. Choose from one of the topics listed here or call us with your requests. For more information, please contact the Service Office in your area, or call toll-free 1-800-342-2762.

Community Outreach Programs

Consumer Protection Topics

- Consumer Beware: Insurance Scams and Financial Fraud
- Wheels, Deals and Credit Card Spiels
- Are You Covered? Avoid Illegal Insurance Practices
- Predatory Lending
- Living in a Danger Zone: Hurricane and Disaster Preparedness
- New to Florida? How to Cover Your Assets
- Young Drivers
- Insurance and Financial Needs in the Golden Years
- Health, HMOs, Long-Term Care and Medicare Supplement Insurance
- Small Business Insurance Needs
- Workers' Compensation

Insurance Fraud Costs Us All



Insurance fraud costs each Florida family an additional \$1,500 a year in increased premiums.* In fact, it can inflate your premiums by as much as 30 percent, according to the National Insurance Crime Bureau. This includes the money you pay for life, auto, health, homeowners and other types of insurance.

You can protect your personal and family pocketbook by learning about the many different types of fraud schemes and scams. Some common examples include:

Fictional theft – A homeowner files a false claim of stolen property or exaggerates the value of missing items.

Rogue agent “pockets” premiums – An insurance agent convinces a consumer to pay premiums by a check written directly to the agent or in cash. The agent then pockets these payments, leaving the consumer without coverage.

Arson for profit – A financially strapped homeowner intentionally sets fire to an unmarketable home in hopes of collecting the insurance claim.

Unlicensed public adjuster – A public adjuster who lacks a valid Florida license solicits a distraught homeowner during the claim-settlement process after a loss.

Duplicate policies for profit – A consumer buys multiple policies covering the same home and plots its destruction for financial gain.

There are many other types of insurance fraud. If you suspect such a crime has occurred, call the Department’s Fraud Hotline toll-free at 1-800-378-0445.

*Source: The Coalition Against Insurance Fraud

Homeowners Inventory Checklist

Each year in Florida, hurricanes, theft and vandalism account for millions of dollars worth of home damages. The Department recommends consumers conduct a room-by-room home inventory,

Item	Price	Date	Brand
Living Room			
Furniture			
Sofas/Chairs			
Mirrors			
Lamps			
Rugs/Carpet			
Tables			
Blinds/Draperies			
Entertainment center			
Bookcases/Books			
Other			
Arts & Crafts			
Pictures/Paintings			
Statues/Pottery			
Other			
Electronics			
Television			
Stereo			
VCR/DVD			
CDs			
Telephones			
Computer			
Clocks			
Other			
Misc.			
Air conditioner			
Cabinets			
Fireplace fixtures			
Other			

Item	Price	Date	Brand
Bedrooms (be sure to check each room)			
Furniture			
Beds			
Nightstand			
Lamps			
Desks			
Rugs/Carpet			
Bed linens			
Curtains/Draperies			
Dressers			
Bureaus/Chests			
Bookcases/Books			
Mirrors			
Chairs			
Other			
Arts & Crafts			
Pictures/Paintings			
Statues/Pottery			
Other			
Electronics			
Computer			
Television			
Stereo			
VCR/DVD			
CDs			
Clocks			
Other			
Misc.			
Air conditioner			
Blinds			
Other			


which will make it easier to file an accurate claim in the event of a loss. To get started, use the checklist below (you may need extra paper), making sure to include all rooms in the house, and other structures on the property.

Item	Price	Date	Brand
Kitchen			
Furniture			
Floor mats			
Cabinets			
Curtains/Draperies			
Tables			
Chairs			
Other			
Major Appliances			
Freezer			
Refrigerator			
Microwave			
Other			
Utensils			
Pots/Pans			
Silverware			
Glasses			
Plates (dishes)			
Cooking utensils			
Other			
Misc.			
Blender			
Toaster			
Can opener			
Coffee maker			
Television			
Pictures/Paintings			
Blinds			
Air conditioner			
Table linens			
Other			

Item	Price	Date	Brand
Family Room (Den)			
Furniture			
Tables			
Sofas/Chairs			
Rugs/Carpet			
Entertainment center			
Game table			
Bookcases/Books			
Desks			
Mirrors			
Other			
Electronics			
Television			
VCR/DVD			
Stereo			
CDs			
Computer			
Clocks			
Video game system			
Other			
Arts & Crafts			
Pictures/Paintings			
Statues/Pottery			
Other			
Misc.			
Air conditioner			
Fireplace fixtures			
Blinds/Draperies			
Other			

The Loss Chart for Basic Policy

The Loss Chart lists the types of homeowners policies available, and the types of losses each covers.

Loss Chart for Basic Policy					
Kind of Policy					Losses Covered
H0-2	H0-3	H0-4	H0-6	H0-8	 Covered
					Fire or lightning
					Windstorm or hail
					Explosion
					Riot or civil commotion
					Aircraft
					Vehicles
					Smoke
					Vandalism or malicious mischief
					Theft
					Volcanic eruption
					Falling objects
					Weight of ice, snow or sleet
					Accidental discharge or overflow of water or steam
					Tearing, cracking, burning or bulging
					Freezing
					Sudden and accidental damage from artificially generated electrical current
					Open peril on buildings
					Sinkholes

Glossary

The following definitions will help you make a more informed decision when buying homeowners insurance.

Actual Cash Value

Actual cash value is the amount needed to repair or replace damaged areas of your home after depreciation. For example, your insurance company would deduct for the age and condition of a 17-year-old roof with a 20-year life expectancy.

Additional Living Expense

Additional living expense (also called loss-of-use) is coverage that pays for certain extra, above-normal expenses, such as food and lodging, while the policyholder's home undergoes repair (not applicable to children living away at college).

All-Risk or Special-Form Policy

An all-risk or special-form policy is one that covers the loss of property or damage that results from any peril, except those specifically excluded in the contract.

Cancellation

Cancellation is the termination of an insurance policy by the insurance company or policyholder before it expires.

Claim

A claim is a request for reimbursement for a loss covered by the policy. For example, the insured may file a claim for items stolen from his or her home.

Deductible

A deductible is the amount a policyholder must pay per claim or loss before the company will begin paying. Deductibles are fixed amounts specified in the policy. Some companies offer percentage deductibles for certain perils, such as windstorm, hurricane or hail.

Depreciation

Depreciation is the decrease in the value of your home or personal property due to normal wear and tear from the time your home was built or the personal property was purchased.

Endorsement

An endorsement is a change added to an insurance policy that modifies the original terms.

Exclusions

Exclusions are persons, property, perils or situations not covered under a standard homeowners policy. Some common examples in Florida include flood damage, hurricanes, sewer backup and mold damage.

Insured Loss

Insured loss is a loss (to theft, damage, etc.) the insurance policy will pay for in full or in part.

Liability

A liability is a legal obligation.

Licensed Agents and Companies

Licensed agents and companies are approved and monitored by the Department of Financial Services to sell insurance in Florida.

Limit

A limit is the maximum amount of benefits an insurance policy will pay in the event of a loss.

Named Perils

Named perils are perils specifically covered by and named in a policy, such as lightning and vandalism.

Package Policy

A package policy is an insurance policy that includes several kinds of coverage. For example, homeowners policies usually include property damage, additional living expenses, personal liability and medical payments.

Peril

A peril is the cause of a loss to a policyholder, such as fire or theft. An insurance policy will specify the types of losses covered.

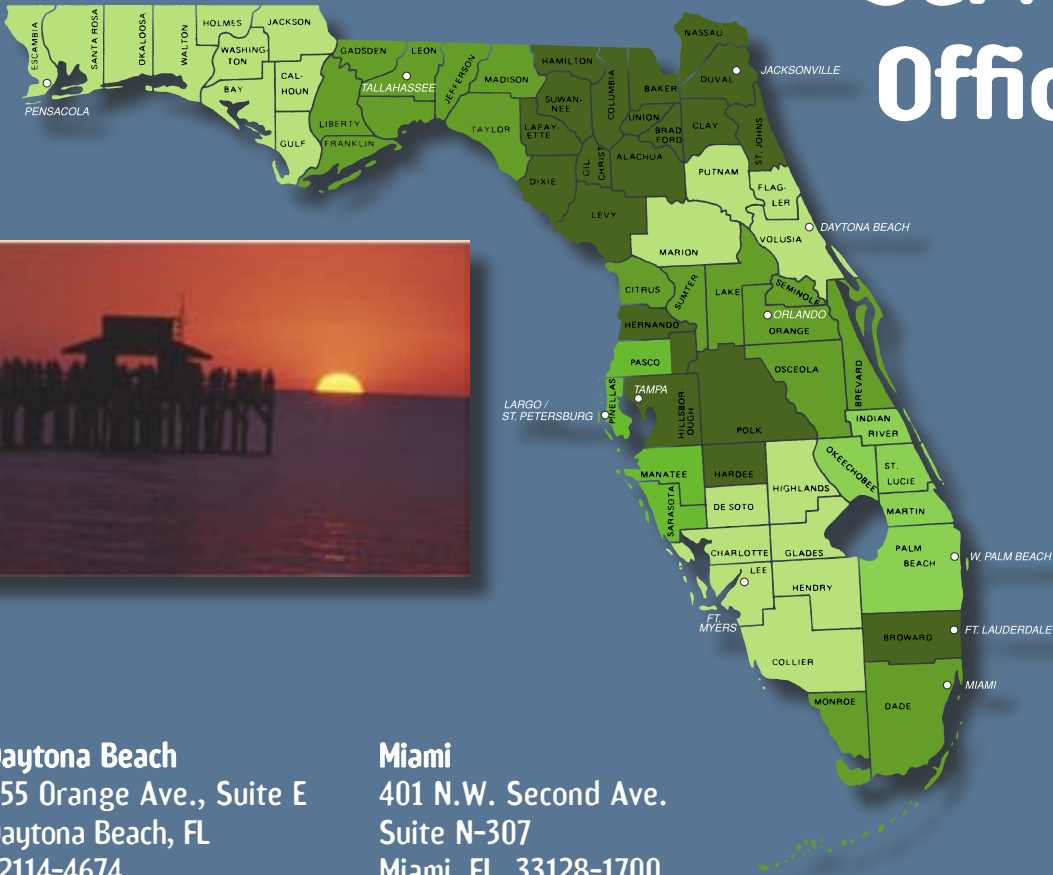
Premium

A premium is the amount a policyholder pays for an insurance policy. Premiums can be paid monthly or annually, depending upon the payment plan offered by the company.

Replacement Cost

Replacement cost is the amount needed to replace or repair your damaged property with materials of similar kind and quality, without deducting for depreciation.

Service Offices



Daytona Beach

955 Orange Ave., Suite E
Daytona Beach, FL
32114-4674
(386) 323-0900

Fort Lauderdale

499 N.W. 70th Ave.
Suite 301B
Plantation, FL 33317-7574
(954) 321-2900

Fort Myers

2295 Victoria Ave.
Suite 163
Fort Myers, FL 33901-3867
(239) 461-4000

Jacksonville

921 N. Davis
Bldg. B, Suite 260
Jacksonville, FL 32209
(904) 798-5800

Miami

401 N.W. Second Ave.
Suite N-307
Miami, FL 33128-1700
(305) 536-0300

Orlando

400 W. Robinson St.
Suite N-401
Orlando, FL 32801-1751
(407) 835-4400

Pensacola

610 E. Burgess Rd.
Pensacola, FL 32504-5736
(850) 453-7800

St. Petersburg/Largo

11351 Ulmerton Rd.
Suite 240
Largo, FL 33778-1636
(727) 587-7260

Tallahassee

Larson Building
200 E. Gaines St.
Tallahassee, FL 32399-0323
(850) 413-3132

Tampa

5309 E. Fowler Ave.
Tampa, FL 33617-2221
(813) 899-6160

West Palm Beach

400 N. Congress Ave.
Suite 210
West Palm Beach, FL
33401-2933
(561) 640-6700



FLORIDA DEPARTMENT OF FINANCIAL SERVICES
DIVISION OF CONSUMER SERVICES
200 E. GAINES ST.
TALLAHASSEE, FL 32399-0323

