



HURRICANE RECOVERY

Priority Checklist for Florida Sequenced Action Steps in the Days and Weeks After a Hurricane Loss

Educational insights from William “Chip” F. Merlin, Jr., Esq.,
and Merlin Law Group’s Florida attorneys

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RIGHT NOW – HEALTH & SAFETY

- ☐ Stay clear of downed power lines, standing water and damaged structures until officials say it is safe.
- ☐ Wear gloves, sturdy boots, eye protection and a mask during cleanup.
- ☐ Do not drink tap water until local officials confirm it is safe.
- ☐ Use generators outdoors only, away from windows and doors.

FIRST 24–48 HOURS

- ☐ Report the loss to your insurer or agent and write down your claim number. Florida gives you 1 year from the date of loss to report a new claim, but reporting now protects evidence and gets you in line for inspection.
- ☐ Photograph and video all damage – roof, windows, interior ceilings and walls, fences, other structures – before cleanup.
- ☐ Make temporary repairs to prevent further damage, such as tarping the roof. Save every receipt.
- ☐ If you cannot stay in your home, start saving receipts for hotels, meals, mileage and other added costs.

- ☐ Ask whether an advance is available for housing and urgent needs.

FIRST WEEK

- ☐ Request a complete copy of your policy, including the declarations page and all endorsements.
- ☐ Ask whether your claim is being handled as a hurricane claim and how much of your hurricane deductible remains for the year.
- ☐ Expect the insurer to acknowledge your communications within 7 days. Note the date it does.
- ☐ When the adjuster inspects, get the adjuster's name and Florida license number, and walk the property together.
- ☐ Ask for a copy of the adjuster's detailed estimate. Florida requires the insurer to send it within 7 days after it is created.
- ☐ Begin a room-by-room inventory of damaged personal property: item, age, brand, model and replacement cost.
- ☐ Check every contractor's Florida license before signing anything. Do not accept offers to waive your deductible.

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ONGOING – BEFORE YOU SETTLE

- ☐ Track the 60-day mark from when you reported the claim; the insurer generally must pay or deny by then.
- ☐ Track every deadline: proof of loss, inventory, depreciation recovery, and the 18-month window for a supplemental claim.
- ☐ Watch for hidden damage: mold, roof leaks and water stains that appear weeks later. Report additional damage as a supplemental claim.
- ☐ Keep a written log of every call, email and letter, and confirm phone calls by email.
- ☐ Before accepting a final payment, confirm in writing what has been paid, what remains, and whether depreciation is recoverable

Do not calculate any deadline from this checklist alone. Confirm dates, coverage and options with a qualified professional.

FLORIDA-SPECIFIC PROTECTIONS TO KNOW

- Report a new or reopened claim within 1 year, and a supplemental claim within 18 months, of the date of loss. §627.70132
- Insurers generally must acknowledge communications in 7 days, inspect within 30 days of proof of loss, and pay or deny within 60 days. §627.70131
- A homeowners hurricane deductible applies once per calendar year with the same insurer or insurer group. §627.701(5)
- For policies issued on or after January 1, 2023, post-loss benefits generally cannot be assigned to a contractor.

CITIZENS POLICYHOLDERS

If your coverage is through Citizens Property Insurance Corporation, the same Florida reporting deadlines apply. Follow the notice and proof-of-loss terms in your Citizens policy.

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