Your Storm Claim: What Really Happens

From the storm to the last check. Check each box as you go.

#1 RULE: Call a contractor BEFORE you call your insurance company.

BILL (Invoice)
Work already done.
Money owed now. Pay it fast.

ESTIMATE
Work still to do.
Send it to your insurance company.

1 Right After the Storm

- ☐ Take photos and video of all the damage.
- ☐ Get a contractor's estimate first. ESTIMATE
- ☐ Compare the repair price to your deductible.

Repair costs less than your deductible?
A claim may not be worth it.

2 Immediate Work Needed

- ☐ Tree off the house, roof tarped, water dried out.
- ☐ You must protect your home from more damage ("duty to mitigate").
- ☐ You get a bill for this work.

BILL / Cost-Incurred Invoice

- ☐ Get the repair estimate for the rest. ESTIMATE

3 File Your Claim

- ☐ Call the carrier's claims line. Write down your claim number.
- ☐ Send your insurance the bills AND the estimate.
- ☐ Be home when the adjuster comes.
- ☐ Have your contractor there during the adjuster walkthrough.

4 What the Insurance Side Does

Heads up #1: The adjuster who visits often misses items.

Heads up #2: A desk adjuster sets the final number. They are forced to deny, delay & underpay claims.

Heads up #3: The carrier will often underpay with no scope, hoping you'll go away, to close the claim.

5 After You File: Bills Are In, Estimates Are Done

- ☐ Every bill for work already done is sent to the carrier. BILL
- ☐ Every repair estimate is sent to the carrier. ESTIMATE
- ☐ Everything is tied to your claim number.
- ☐ Ask the carrier for a copy of its own estimate.
- ☐ Your contractor compares it to theirs, line by line.
- ☐ Missing items get written up for a supplement.

? Words You Will Hear

Deductible: your share of the loss. Taken out of the first check.
RCV: Replacement Cost Value. The full cost to repair.
ACV: Actual Cash Value. RCV minus depreciation.
Depreciation: money held back for age and wear.
Scope: the list of damage and the repairs to be done.
Supplement: a request for items missed or found later.
O&P: Overhead & Profit for running a job with several trades.
Desk Adjuster: works from the office and sets the final number.

Not a law firm or public adjuster. We do not discuss insurance policy provisions.

The Money Part

Checks come in. Contractors get paid. Here is how it works.

6 The Checks Start Rolling In

CHECK #1

ACV

Actual Cash Value.
Your repair value minus depreciation the carrier holds back, minus your deductible.
Comes first. Starts the work.

→

CHECK #2

Recoverable Depreciation

The money held back from Check #1.
Released after the work is done and proven (photos, invoices, final inspection).

→

CHECK #3

Supplement

For damage the carrier missed, or found once the work started.
Only paid with an itemized estimate and photos.

Your deductible: it is taken out of Check #1.
You pay it to your contractor. Florida law does not let a contractor waive it.

7 Who Gets Paid, and In What Order

- ☐ Checks are made out to YOU (and your mortgage company, if you have one).
- ☐ YOU pay each contractor directly for their own trade.

1. **Bills first.** Cost-Incurred Invoices for work already done (tree, tarp, water). BILL
2. **Deposits next.** Money down to start the repairs, per each signed contract.
3. **Balance at the end.** Paid when the work is done, usually from Check #2.

Get a lien release (lien waiver) every time you pay a contractor.
It is your proof that they were paid.

8 When the Check Comes In Short

The bills don't shrink because the check did.
Your contract with each contractor stays the same, no matter what the carrier paid.

A. Pay the bills now

Pay for work already done ASAP.
Unpaid contractors can file a lien on your home.
The clock starts the last day the contractor was on your job.

B. Talk to your contractors

Give them your insurance payout paperwork.
Their numbers should be Book Value so they will stand behind them, but they might take less.

C. Go back to your insurance

Only with proof: an itemized estimate or a supplement.
Policy questions? Ask a licensed public adjuster or Florida attorney.

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Liens, Lawsuits & Your Mortgage

What happens when contractors don't get paid.

Contractors Hold Tremendous Power in Florida

Florida law gives contractors strong rights to get paid accurately for work they perform on your property.
An unpaid bill can become a **lien on your home**, then a **lawsuit**.
In a lien lawsuit, the loser can be ordered to pay the winner's attorney fees (Fla. Stat. §713.29).

9 Notice to Owner → Lien → Lawsuit

Notice to Owner
Sent to secure lien rights. Subs and suppliers you didn't hire directly must send it within 45 days of their first day on your job.
It is a warning, not a lien.

Last Day on the Job
The clock starts ticking.
The contractor finishes or leaves your job.

Claim of Lien
Can be recorded against your home within **90 days** of the last day on the job (§713.08).

Lawsuit
The contractor can sue to foreclose the lien within **1 year** of recording it (§713.22).

A lien stays on your home until it is paid or released.
It can stop you from selling or refinancing.

Got a Notice to Owner? Don't ignore it.
If you pay your contractor and they don't pay that sub or supplier, you could end up paying twice.
Get a lien release from everyone who sent you one.

10 Your Mortgage Company

- ☐ If your lender is named on the check, they must sign it.
- ☐ They may hold the money and release it in stages, sometimes after an inspection.
- ☐ Call your lender early. Ask exactly how they release the money.
- ☐ They may ask for signed contracts, licenses, insurance and lien releases.
- ☐ Contractors usually want money down and the rest when done.
- ☐ Don't let a slow lender turn a paid claim into an unpaid bill.

📎 Send Us These When You Get Them

- ☐ Insurance estimate
- ☐ ACV / RCV breakdown
- ☐ Any Notice to Owner
- ☐ Payout letter
- ☐ Depreciation & O&P lines
- ☐ Any lien or attorney letter
- ☐ Copies of every check
- ☐ Mortgage company contact
- ☐ Lien releases you receive

P1Mitigators™ coordinates licensed, insured contractors. Not a law firm or public adjuster. We do not discuss insurance policy provisions.