TIPS TO AVOID HURRICANE FRAUD

* **Understanding an Assignment of Benefits:** If you choose to direct your Claims payment to another party, like a contractor or public adjuster, you may be agreeing to an Assignment of Benefits, direction to pay or other type of contract affecting your rights. Once you have signed an assignment contract, depending on the terms that you signed, you may have given a third party the authority to file your claim, make important repair decisions, collect insurance payments without your involvement, or even file a lawsuit. Your insurance company is not in control of changing any valid agreements that you have signed.
* **Read all documents before signing:** You may be approached by repair companies, public adjusters, or other services during your recovery period. Review all contracts before signing and keep a watchful eye for any language about the Assignment of Benefits. Make sure you read the document carefully and do not sign anything you do not understand or agree with.
* **Processing your claim:** You do not need to sign an Assignment of Benefits to get your insurance claim processed or your residence repaired.
* **Understanding your policy:** Only your insurance claim adjuster can determine if there is coverage for your damage, not a third party, like a contractor. Review your policy to understand your coverage, limits, deductibles, responsibilities, and restrictions. Some policies may prohibit or restrict an Assignment of Benefit.
* **Verify credentials:** Confirm the license (if one is required), insurance, bonds, workers' compensation coverage, and references of any service you intend to hire.
* **Minimize further damage:** If you make temporary repairs, document any existing damage with photographs prior to making the repairs. Do not make permanent repairs before hearing from your claim adjuster.