

Prepare for Hurricane Milton: NAPIA advises hiring licensed Public Adjusters for storm damage assistance

TAMPA, FL, UNITED STATES, October 7, 2024 /EINPresswire.com/ -- All policyholders need to be aware that, unfortunately, some businesses and individuals will try to take advantage of the insurance situation for their own benefit. NAPIA believes that having resources available to allow the public to verify and research the professional Public Insurance Adjuster community is critical for their protection and that of the claims process.

Matthew Blumkin, the President of NAPIA, stated, "We at NAPIA are working to ensure that policyholders, throughout Florida and the southeast, remain vigilant and mindful of their insurance rights and obligations relating to their insurance policies. Our



NAPIA members maintain the highest ethical and professional standards and are available to support policyholders after these two major catastrophes."

NAPIA is pleased that Mr. Patronis and Florida's DFS have agreed with our position, as previously outlined in the Florida DFS communication transmitted in August 2024, which states: "The Florida Department of Financial Services recognizes the value of a properly licensed public insurance adjuster who can assist homeowners and commercial insureds in property claims.... Following storms, bad actors who take advantage of insurance consumers give licensed & legitimate adjusters and contractors a bad name. It's important for policyholders to ensure that they are entering into contracts for services that comply with rules and regulations in Florida." Read the full article here.

NAPIA and its members want to thank Mr. Patronis and the Florida DFS for their continued effort

to protect policyholders while recognizing the value that properly licensed public insurance adjusters and properly licensed contractors provide throughout the claims adjustment process.

How to Search for Licensed Public Adjusters:

Each state provides resources for policyholders to seek information regarding the licenses of public adjusters, contractors, and others working in the emergency response fields. NAPIA would like to remind all policyholders seeking the services of a licensed public insurance adjuster or contractor to always conduct their own due diligence and vetting process. Resources can be found at:

- NAPIA https://www.napia.com/custom_memberDirectory.asp
- Florida DFS https://licenseesearch.fldfs.com/
- North Carolina DOI https://www.ncdoi.gov/licensees/insurance-producer-and-adjuster-licensing
- South Carolina DOI https://www.ncdoi.gov/licensees/insurance-producer-and-adjuster-licensing
- Georgia https://www.sircon.com/landingPages/states/georgia/content.jsp

Prepare for the Hurricane:

It is crucial to take immediate and informed actions to ensure safety and protect your property before the hurricane makes landfall. The National Association of Public Insurance Adjusters (NAPIA) offers guidance on how to prepare for a hurricane:

- Secure your home: Trim tree branches, secure gutters and downspouts, and move outdoor items indoors or tie them down. Board up windows and secure doors with storm shutters.
- Purchase Gas: Make sure you have a full tank of gas and get extra gas for cars and generators.
- Sign up for alerts: Sign up for alerts from your local emergency management agencies and the National Weather Service. You can also download the FEMA app to receive real-time weather alerts.
- Prepare an emergency kit: Include flashlights, a generator, storm shutters, medication, disinfectant supplies, and pet supplies. You should also have enough water for three days, allowing 1 gallon per day, per person.
- Plan for loss of power: Charge your phones, and purchase battery-operated fans.
- Review important documents: Make copies of your insurance policies, ID, and other personal documents, and keep them in a secure place.
- Document your belongings: Take a video of your entire home to document building materials and personal property.
- Health/Safety: The CDC has a great guide on how to stay safe in the event of a power outage: https://www.cdc.gov/hurricanes/about/index.html

About NAPIA:

The National Association of Public Insurance Adjusters (NAPIA) is a professional organization

dedicated to representing the interests of public insurance adjusters. Our mission is to promote professionalism and provide resources that benefit policyholders and the insurance community.

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