

# HURRICANE MICHAEL

---

## DISASTER RESOURCES & INFORMATION

### BE AWARE OF FRAUD AND SCAMS

<https://www.myfloridacfo.com/Division/Consumers/HurricaneMichael.htm>

In the aftermath of Hurricane Michael, Floridians should be aware and cautious of potential fraud, scams, identity theft and price gouging. Following a storm, scam artists and those looking to take advantage of persons in need are more prevalent and you must be more vigilant.

Below are a few tips to protect yourself from potential fraud and scams:

#### Home Repair

- Use reputable and licensed contractors. To determine if a contractor is licensed, visit the Department of Business and Professional Regulation's [licensee search](#).
- Ensure that contractors carry the proper liability and workers' compensation insurance by visiting the Division of Workers' Compensation [website](#).
- Beware of contractors requesting that you pay more than half of the cost upfront.

#### Charitable Donation Scam

- Before responding to solicitations for donations, ensure that the charity is legitimate by reviewing the [Gift Givers' Guide](#).
- Contact the charity directly to determine if the person requesting the donations is an employee or volunteer.
- Request a receipt with the charity's name, street address and phone number.

#### Disaster Assistance

- Beware of persons impersonating Federal Emergency Management Agency (FEMA), state or local representatives. Official personnel should display their identification badges; should provide identification without hesitation, if asked; and say why they are in the area (i.e. surveying damage, providing assistance to residents, etc.). Representatives should not request cash for services or personal information, such as your Social Security Number, bank account information, etc.
- If you are in need of assistance from FEMA, contact the FEMA helpline at 1-800-621-3362 or contact your local emergency management organization.
- If you suspect that someone is impersonating FEMA, state or local personnel, call 911 or contact the local police department or sheriff's office immediately.

#### Price Gouging

- Be cautious of businesses with inflated prices on essential items such as gas. Price gouging is prohibited and instances should be reported to the Attorney General's Office at 1-866-966-7226.

#### Additional Tips:

- Be on alert! Scammers will pop up after a storm. Be on alert for them. Call the Department of Financial Services' Consumer Helpline at 1-877-693-5236.

# HURRICANE MICHAEL

## DISASTER RESOURCES & INFORMATION

### BE AWARE OF FRAUD AND SCAMS

- Be wary of fly-by-night repair companies. A quick fix is not always a good thing. Ask to see the identification and professional license of anyone who comes to your house offering to help with repairs. **You can verify a contractor's license and check to see if there are any complaints against them by calling the Florida Department of Business and Professional Regulation at (850) 487-1395. Also ask for references from previous work and be sure to report unlicensed contractors.**
- All legitimate contractors must carry insurance. Ask for proof of liability and workers' compensation coverage, then verify it by calling the Division of Workers' Compensation at 1-800-742-2214.
- **Don't rush into signing a contract.** If you hire someone to make repairs, fully read all work agreements before signing. Ask questions until you fully understand the documents and ask directly whether you as the homeowner or your insurance company will be responsible for payment. Be on the lookout for language that gives the contractor the right to communicate or negotiate directly with your insurance company or language that requires all claim proceeds to be made payable to the contractor.
- If someone calls you on the phone asking for personal information, ask for a call-back number and hang up. Do not provide any information immediately. Legitimate organizations will cooperate.
- Do not post personal details on social media sites. Post to let friends and family know that you're safe, but do not post your home address and do not advertise that you are away from home. Criminals are opportunists! They know that an empty home is an easy target!
- If you encounter suspicious activity of any kind, report it immediately! If it's happening to you, it's happening to someone else, too. Call our Consumer Helpline to report fraud at 1-877-693-5236

---

The Division of Consumer Services stands ready to assist insurance consumers in the aftermath of Hurricane Michael by offering consumers direct access to our insurance experts who can answer the many insurance-related questions that will follow in the wake of the storm as well as information and resources. This site will continuously be updated to provide you with the most current information.

**Our toll-free insurance consumer helpline is available.**

**You may reach us by calling 1-877-693-5236, Monday – Friday, 8:00 am – 5:00 pm, EST**

**You can speak directly with individuals who can help you review your policies to understand your coverage, help you file claims for damage and offer assistance in the event that you are having trouble communicating with your insurance company.**

To verify an insurance agent's or adjuster's license, visit the [Licensee Search](#) page.