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A GUIDE FOR FLORIDA PROPERTY OWNERS

What to Do After Property Damage

Property damage can create immediate questions about safety, cleanup, repairs, and insurance. These steps can help you preserve important information and stay organized while the loss is being evaluated.

START HERE

1 Address Immediate Safety Concerns

Protect everyone at the property first. Stay away from standing water, damaged electrical systems, unstable structures, or other unsafe conditions. Contact emergency services or the appropriate licensed professional when needed.

2 Take Reasonable Steps to Prevent Additional Damage

Temporary action may be necessary to protect the property from getting worse. Examples may include shutting off water, covering an exposed area, or moving belongings away from active water. Keep photographs and receipts for temporary work.

3 Photograph and Record the Property Before Cleanup

When safely possible, document the condition before damaged items are moved, repaired, or discarded. Capture wide views, close photographs, the apparent source of the loss, damaged property, and temporary repairs.

4 Report the Loss and Keep a Communication Log

Record the claim number and the names of the people involved. For important conversations, note the date, time, what was discussed, what information was requested, and any next steps or deadlines provided.

5 Preserve Documents, Receipts, and Damaged Materials

Keep the records related to the loss together in one physical or digital folder. When practical, do not immediately discard damaged materials or components that may help document what occurred. Photograph items before disposal whenever possible.

6 Review the Insurance Company's Written Position Carefully

A payment letter, coverage letter, request for information, or denial may explain how the insurer evaluated the claim. Save every version and review what damage was accepted, excluded, disputed, or requested.

Avoid These Common Mistakes

- Making permanent repairs before documenting the original condition
- Discarding damaged materials without photographs
- Relying only on telephone conversations

Keep These Records Together

- Policy and declarations page
- Photographs, estimates, and receipts
- Reports, letters, and a claim timeline

When to Ask More Questions

- The claim is denied
- Payment appears far below the documented damage
- The loss is disputed or remains unresolved

Questions about your specific claim?

Every property claim depends on its facts and policy language. A case-specific review may help clarify the next step.

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This guide is provided for general informational purposes only and is not legal advice. It does not create an attorney-client relationship and is not a substitute for a case-specific legal review. Every claim is different, and whether legal involvement is appropriate depends on the policy language and specific facts.