

## BE CAUTIOUS IF

- You are asked to obtain the permit. A contractor in good standing will always obtain the permit.
- You are informed that the job does not require a permit.
- The contractor is not willing to put all terms in writing and offers only a verbal contract.
- You are asked to provide too much money in advance of doing any work, or if there are many requests for money during early phases of construction.
- You notice the absence of the license number on newspaper advertisements, business cards, yellow pages or on the contract.
- Be leery of people who knock on your door and offer to fix your roof, windows or any other type of unsolicited work.  
They may not be licensed.

## ARE YOU READY?

### General Preparedness Information

- ⇒ Before a Storm
- ⇒ During a Storm
- ⇒ After a Storm

Visit: [MiamiDade.gov/hurricane](http://MiamiDade.gov/hurricane)



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KATHERINE FERNANDEZ RUNDLE

# PRICE GOUGING HOTLINE

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# Hurricane Preparedness Tips



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**After having been affected by a tropical storm and hurricane, I want you to know that you are not alone. My office and I are here to assist in protecting your rights.**

⇒ **State Attorney  
Katherine Fernandez Rundle**

## INSURANCE ISSUES TO REVIEW BEFORE A STORM

- Have your homeowners or business insurance policy readily available. In the event you must evacuate, take the policy with you, along with the name, address and phone numbers of your local agent and insurance company.
- If you haven't recently reviewed your policy's coverage limits, then do so now. Consider calling your insurance agent to make sure you fully understand your coverage and the procedures they want you to follow in the event of a catastrophe.
- Given the ever-increasing property values in south Florida, make sure your existing policy coverage is sufficient to "replace" your home (structure, contents).
- Take pictures of your personal belongings for proof of inventory of your household and personal goods, in order to help document losses you may sustain.

### Price Gouging

Price Gouging is a Criminal Offense.

The price gouging statute (501.160) specifically addresses commodities such as goods, services, materials, merchandise, supplies, and equipment, and resources such as food, water, ice, chemicals, petroleum and lumber needed because of the emergency.

## DEALING WITH YOUR INSURANCE AGENT AFTER A STORM

- Don't rush to give the insurance company a "release." Make sure you have done a thorough inspection to determine all damage.
- Don't rush into accepting an on-the-spot payment unless you are absolutely certain it is an "advance" and not a final settlement.
- Save all receipts for temporary living expenses, repair or restoration work for reimbursement of these expenses.
- Insurance checks are normally made out to the homeowner and mortgage holder. To receive funds, you must endorse the check and forward it to the mortgage company which then adds its endorsement. You may be required to submit a contractor's estimate of cost for repairs before the mortgage lender will release any funds.
- The mortgage company or bank may retain the insurance proceeds for disbursements during the repair process. The lender will normally release a portion of the funds to get repairs started and will remit the remainder according to the pre-arranged draw schedule or upon completion of the repairs and inspection.

## CONSTRUCTION FRAUD

- Obtain more than one estimate and investigate the qualifications and credentials of anyone offering to work on your home.
- Contact the Miami-Dade County Code Compliance Department and the State of Florida Department of Business and Professional Regulation to determine if the contractor is licensed, insured or has complaints or violations on record.
- Before signing any contract, closely examine the payment terms and other provisions of the deal.
- Take time to structure the contract so that your rights are protected. Provide a detailed description of work to be done.
- Build in some acceptable time frames as to when the work should be completed. Provide for periodic payments in conjunction with inspections. The payments should reflect the approximate work that has been completed.
- Make sure that a permit is obtained, and that it is in the name of your contractor.
- File a notice of commencement to avoid paying twice for the same building materials.
- Have the permit and notice of commencement posted on job site.