



HURRICANE

ISAIAS

2026 RECOVERY EDITION
FLORIDA PANHANDLE · OCT. 2026

AFTER THE STORM

A step-by-step guide to protecting your home, **your claim**, and your recovery.

- ◆ BEFORE & AFTER CHECKLISTS
- ◆ HOME INVENTORY FORMS
- ◆ UPDATED FLORIDA CLAIM DEADLINES

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LARRY MOSKOWITZ, PA
PROPERTY DAMAGE LAWYERS

FREE CASE EVALUATION · 24/7

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A LETTER FROM LARRY

YOU DON'T HAVE TO FACE THIS **ALONE.**

Dear Neighbor,

If you're reading this, Hurricane Isaias may have changed your life in a single night. A damaged roof, water in the walls, a family living out of a hotel room — I've seen it all, and I know how overwhelming the days after a storm can feel.

For more than 35 years I've represented Florida homeowners and business owners against insurance companies, from Hurricane Wilma to Ian and beyond. One thing never changes: **the steps you take in the first weeks after a storm can decide how much of your loss gets paid.**

Insurance companies have adjusters, engineers, and lawyers working to protect their bottom line. You deserve the same kind of help on your side. That's why we put this guide together: plain-English checklists, inventory forms, and the current Florida claim deadlines, all in one place.

Keep it with your policy and your receipts. Use what you need. And if your claim is delayed, underpaid, or denied, call us. Talking to us costs you nothing.

We're here for you,



Larry Moskowitz, Esq.
Managing Attorney & Founder
Larry Moskowitz, PA · WindyLaw.com



Larry Moskowitz

Representing policyholders, never
insurance companies.

**FREE CASE
EVALUATION**

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HURRICANE ISAIAS

KEY DATES

Landfall	October 2026 near Destin, FL
Report a new claim	Within 1 year of landfall
Supplemental claim	Within 18 months of landfall
Insurer must pay or deny	Within 60 days of your claim notice

For a hurricane, Florida law counts the date of loss from landfall. Check your policy for its exact terms. See page 6 for details.

KEEP THIS GUIDE HANDY

Print the forms, fill them in as you go, and store this guide with your policy, photos, and receipts. Make copies before you hand anything to your insurance company.

SECTION 01

BEFORE THE **NEXT** STORM

Florida's next hurricane season is never far away. A little preparation now protects your family first, and your claim second.

PREP CHECKLIST

- ☐ Make a family plan: where you'll go, how you'll reach each other, and what to do with your pets.
- ☐ Walk through your home and record a video of every room, closet, and the exterior, including the roof if you can see it safely.
- ☐ Scan or photograph your policy, IDs, deeds, and receipts for big purchases. Store copies in the cloud or with someone out of town.
- ☐ Keep originals in a waterproof container you can grab fast.
- ☐ Save your insurer's claim phone number and your policy number in your phone.
- ☐ Stock water, non-perishable food, medications, batteries, and pet supplies for at least 3 days.
- ☐ Fill your car's gas tank and keep some cash on hand. ATMs and card readers may be down.
- ☐ Bring in or tie down patio furniture, grills, and anything wind can turn into a missile.

KNOW YOUR POLICY

- ◆ **Hurricane deductible.** Usually a percentage of your dwelling coverage (often 2%, 5%, or 10%), not a flat dollar amount. In Florida it generally applies once per calendar year.
- ◆ **Flood is separate.** Standard homeowners policies don't cover flood or storm surge. That takes an NFIP or private flood policy, and new NFIP policies usually have a 30-day waiting period.
- ◆ **Coverage limits.** Check that your dwelling limit would cover rebuilding at today's prices.
- ◆ **Loss of use.** Find out how much your policy pays for hotel and living costs if you can't stay home.
- ◆ **Ordinance or law.** This coverage helps pay to bring repairs up to current building code.

Not sure what your policy says? We're happy to walk through it with you at no cost.

SECTION 02

THE FIRST 72 HOURS

What you do in the first few days sets up your whole claim. Work through these in order: safety first, then evidence, then protecting your property.

STEP 1

STAY SAFE

- ◆ Wait for officials to say it's safe before returning home.
- ◆ Stay away from downed power lines and standing water.
- ◆ If you smell gas, leave right away and call the gas company.
- ◆ Don't go inside if you see structural damage. Have it inspected.
- ◆ Run generators outdoors only, far from windows and doors.

STEP 2

DOCUMENT IT

- ◆ Photograph and video everything before you move or clean anything.
- ◆ Shoot wide, then close up. Include the roof, ceilings, floors, and the outside of the house.
- ◆ Capture water lines on walls and furniture.
- ◆ Write down the date and time you first saw each problem.
- ◆ Keep damaged items. Your adjuster may need to see them.

STEP 3

PREVENT MORE DAMAGE

- ◆ Your policy expects you to make reasonable **temporary** repairs.
- ◆ Tarp the roof, board broken windows, and shut off water if pipes leak.
- ◆ Start drying out wet areas to slow down mold.
- ◆ Photograph the damage before *and* after temporary fixes.
- ◆ Save every receipt for supplies and labor.



Temporary, not permanent. Hold off on permanent repairs, like a full roof replacement or new drywall, until your insurer has inspected or you've gotten advice. Fixing things too early can make it harder to prove what the storm did.

SECTION 03

FILING YOUR CLAIM

1 Report it fast. Call your insurer or file online as soon as you can, and write down your claim number. Ask for everything to be confirmed in writing or by email.

2 Ask for the paperwork. Florida insurers must send you the *Homeowner Claims Bill of Rights* after you report a claim. Request a full certified copy of your policy, too.

3 Send your proof. Share photos, video, your contents inventory (page 10), and repair receipts. Keep copies of everything you send.

4 Be there for the inspection. Walk the adjuster through every area of damage. Point out what's easy to miss, like attic leaks, ceiling stains, and fence or screen damage.

5 Get the estimate. Ask for the adjuster's written estimate and compare it line by line with your own contractor's estimate.

6 Track every contact. Log every call and email on the Claim Call Log (page 19).

7 Don't rush to sign. Read any settlement, release, or "final" check carefully before you sign or cash it.

FLORIDA CLAIM DEADLINES

Updated after Florida's 2022–2023 insurance reforms. For a hurricane, the clock starts at landfall.

YOUR DEADLINES

Report a new or reopened claim **1 year**

File a supplemental claim for more money on an existing claim **18 months**

YOUR INSURER'S DEADLINES

Respond to your claim communications **7 days**

Start investigating after your proof of loss **7 days**

Finish any physical inspection after your proof of loss **30 days**

Send you the adjuster's estimate once it's written **7 days**

Pay or deny all or part of your claim **60 days**

Sources: Fla. Stat. §§ 627.70131, 627.70132, 627.7142. Time limits run from the dates described in the statutes and your policy, and some exceptions apply. If a deadline is close, call an attorney right away.

SECTION 04

PROTECT YOUR CLAIM: DO'S & DON'TS

DO

- ✓ **Keep damaged items** until your adjuster has seen them, or at least photographed them.
- ✓ **Save every receipt:** repairs, supplies, hotels, meals, and storage.
- ✓ **Get it in writing.** Follow up phone calls with an email that sums up what was said.
- ✓ **Be present** for every inspection, and take your own photos while the adjuster is there.
- ✓ **Ask for copies** of the adjuster's estimate, photos, and any engineer's report.
- ✓ **Get a detailed, itemized written estimate** from any contractor before work starts.
- ✓ **Read your policy** or have someone review it with you, especially exclusions and deductibles.
- ✓ **Watch the calendar.** Know your 1-year and 18-month deadlines.

DON'T

- ✗ **Don't throw out** damaged carpet, furniture, or belongings before they're documented.
- ✗ **Don't make permanent repairs** before the insurer inspects, unless you've gotten advice.
- ✗ **Don't accept "free roof" offers** or a promise to waive your deductible. Florida law bars contractors from offering them.
- ✗ **Don't let a contractor negotiate your claim.** Only you, a licensed public adjuster, or an attorney can do that.
- ✗ **Don't sign over your claim.** Assignment-of-benefits agreements are void for policies issued since January 1, 2023.
- ✗ **Don't sign a public adjuster contract** without reading the fee. Florida caps it at 10% for claims from a declared emergency made in the first year.
- ✗ **Don't give a recorded statement** or sign a release before you understand your rights.
- ✗ **Don't cash a check marked "final"** until you're sure it covers your full loss.

References: Fla. Stat. §§ 489.147, 627.7152(13), 626.854. You may cancel most public adjuster contracts within 10 days, and longer after a declared emergency.

SECTION 05

RED FLAGS: IS YOUR CLAIM **IN TROUBLE?**

Most claims don't fall apart all at once. They stall, shrink, or drift. Watch for these warning signs.

01

Silence

Weeks go by with no answer to your calls or emails, or no adjuster has been assigned.

02

Paperwork loop

You're asked for the same documents again and again, or for records that have nothing to do with your loss.

03

Lowball estimate

The insurer's estimate is far below what licensed contractors say the repairs will cost.

04

"Wear and tear"

The insurer blames old age, poor maintenance, or "pre-existing" damage for what the storm did.

05

Revolving adjusters

Your file is passed from adjuster to adjuster, and each one starts over.

06

Pressure to settle

You're pushed to accept a quick payment or sign a release before the full damage is known.

07

Late-notice excuse

Your claim is denied or reduced because you supposedly reported it too late.

08

Formal demands

The insurer asks for a recorded statement, an examination under oath, or a sworn proof of loss on a tight deadline.

SEEING TWO OR MORE?

Don't wait for a denial letter. Talk to a property damage attorney about where your claim stands.

FREE CASE EVALUATION

866-312-0708

SECTION 06

WHEN TO CALL A LAWYER

Many claims are paid fairly. When one isn't, a policyholder's attorney can review your policy, your estimate, and the insurer's decision, and tell you whether you're being treated fairly.

IT MAY BE TIME TO CALL IF...

YOUR CLAIM WAS DENIED

in full or in part, and the reasons don't add up.

YOU WERE UNDERPAID

and the offer won't cover the real cost of repairs.

IT'S BEEN OVER 60 DAYS

without a decision on your claim.

THE LOSS IS LARGE OR COMPLEX,

like a total loss, a condo or HOA, or business interruption.

YOU'RE ASKED FOR AN EUO

or a recorded statement, or to sign a release.

A DEADLINE IS NEAR

and you aren't sure your rights are protected.

**WE REPRESENT
POLICYHOLDERS, NEVER
INSURANCE COMPANIES.**

Larry Moskowitz, PA handles property damage and business interruption claims against the major insurance companies. Call for a free review of your claim, with no obligation.

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SECTION 07

HOME CONTENTS INVENTORY

Your policy covers your belongings, but only what you can show you lost. A clear inventory is one of the strongest tools you have to get paid for everything, not just the big items you remember.

HOW TO BUILD IT

- ◆ **Go room by room.** Use the forms on the following pages, plus closets, the attic, and the garage.
- ◆ **Photograph each item,** including brand labels and serial numbers.
- ◆ **Gather proof:** receipts, bank or card statements, online order history, manuals, and old photos that show the item in your home.
- ◆ **Price it today.** List what it would cost to replace the item now, not what you paid years ago. Search online retailers for similar items.
- ◆ **Don't forget the small stuff.** Linens, spices, cleaning supplies, and clothing add up fast.
- ◆ **Keep a copy** of every page you send to your insurer.

KNOW THESE TERMS

Replacement Cost (RCV). The cost to buy a new, similar item today.

Actual Cash Value (ACV).

Replacement cost minus depreciation for age and wear. Many policies pay ACV first and the rest after you replace the item, so keep those receipts.

Sales tax. It's often part of what you're owed. Make sure it's included.

TIP

Your insurer can ask for an inventory of damaged property. Starting yours early keeps you in control of the list.

Copy this page if you need more rows

NAME	PHONE	DATE OF LOSS
PROPERTY ADDRESS	POLICY #	CLAIM #
INSURANCE COMPANY	ADJUSTER	

PAGE TOTAL	\$
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SECTION 08

ADDITIONAL LIVING EXPENSES

If storm damage forces you out of your home, your policy may pay the **extra** costs of living somewhere else while repairs are made. This is often called *Additional Living Expenses* (ALE) or *Loss of Use* coverage.

WHAT IT CAN COVER

- ◆ Hotel, short-term rental, or apartment costs
- ◆ Restaurant meals above what you'd normally spend on groceries
- ◆ Extra mileage or gas for a longer commute or school run
- ◆ Laundry, storage, and pet boarding
- ◆ Utility hookups or deposits at temporary housing

WHAT TO KEEP IN MIND

- ◆ ALE covers the **increase** over your normal costs, not your whole budget.
- ◆ Costs should match your normal standard of living.
- ◆ Most policies have a dollar limit and/or a time limit, so check yours.
- ◆ Standard NFIP flood policies generally **don't** pay living expenses.

RECEIPTS ARE EVERYTHING

Keep every hotel folio, restaurant receipt, and gas receipt. Snap a photo of each one the day you get it, in case the paper copy gets lost.

Use the worksheet on the next page to compare your normal monthly costs with what you're spending now. The difference is your ALE claim.

ASK EARLY

Ask your insurer for an ALE advance as soon as you have to leave home. Many insurers will pay a portion up front.

WORKSHEET

Monthly amounts

LIVING EXPENSES WORKSHEET

INSURED NAME	POLICY #	CLAIM #
TEMPORARY ADDRESS	TEMPORARY PHONE	DATE DISPLACED

Expense	Normal (Before Storm)	Now (While Displaced)	Increase (Now – Normal)
HOUSING			
Rent / mortgage	\$	\$	\$
Hotel or temporary rental	\$	\$	\$
UTILITIES			
Electric	\$	\$	\$
Water / sewer	\$	\$	\$
Gas	\$	\$	\$
Phone / internet	\$	\$	\$
FOOD			
Groceries	\$	\$	\$
Restaurant meals	\$	\$	\$
SERVICES			
Laundry / dry cleaning	\$	\$	\$
Storage	\$	\$	\$
Pet boarding	\$	\$	\$
TRANSPORTATION			
Gas / mileage	\$	\$	\$
Tolls / parking	\$	\$	\$
Rental car	\$	\$	\$
OTHER			
	\$	\$	\$
	\$	\$	\$
TOTALS	\$	\$	\$

The **Increase** column total is your monthly additional living expense. Attach receipts for each line.

Log every call, email & visit

CLAIM #	INSURANCE COMPANY	ADJUSTER & PHONE
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After each call, send a short email summarizing what was discussed. That turns a phone call into a written record.

SECTION 09

IMPORTANT CONTACTS

**LARRY MOSKOWITZ, PA · WINDY
LAW**

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24/7
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33316
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Florida Dept. of Financial Services — Insurance Consumer Helpline

1-877-693-5236 (1-877-MY-FL-CFO)
MyFloridaCFO.com · help with insurer problems,
free claim mediation, and insurer contact
information

Florida Division of Emergency Management

FloridaDisaster.org · shelters, recovery centers,
and updates

FEMA Disaster Assistance

1-800-621-3362 · DisasterAssistance.gov

National Flood Insurance Program (NFIP)

1-877-336-2627 · FloodSmart.gov
NFIP Direct claims: 1-800-638-6620

MY CLAIM CONTACTS

INSURANCE COMPANY & CLAIMS LINE

POLICY #

CLAIM #

INSURANCE AGENT

ADJUSTER

CONTRACTOR

MORTGAGE COMPANY

PUBLIC ADJUSTER (IF ANY)

YOUR ATTORNEY

MEET LARRY MOSKOWITZ



Larry Moskowitz is the founder and managing attorney of Larry Moskowitz, PA. He has practiced law in Florida for more than 35 years.

Larry began his career as an Assistant State Attorney and prosecutor in Broward County. Since then he has handled thousands of civil cases and taken more than 150 jury trials to verdict.

Today his practice focuses on **property damage and business interruption claims against the major insurance companies**. After the 2010 BP Deepwater Horizon oil spill, he helped hundreds of business owners recover millions of dollars. He has represented Florida families and businesses after nearly every major storm of the past two decades.

STORM & DISASTER CLAIMS HANDLED

Wilma (2005)

BP Deepwater Horizon oil spill (2010)

Superstorm Sandy (2012)

Matthew (2016)

Irma (2017)

Michael (2018)

Laura (2020)

Sally (2020)

Eta (2020)

Ian (2022)

Beryl (2024)

Helene (2024)

Milton (2024)

Isaias (2026)

35+

YEARS IN
FLORIDA
LAW

150+

JURY TRIALS
TO VERDICT

1,000s

CIVIL CASES
HANDLED

EDUCATION

University of Florida, B.S., 1986

University of Miami School of Law, J.D., 1989

ADMISSIONS & MEMBERSHIPS

The Florida Bar · State Bar of Texas · U.S. District Courts for the Northern, Middle & Southern Districts of Florida · Florida Justice Association · FAPIA (Florida Association of Public Adjusters) · APA (American Policy Holders Association)

NOTES



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