

HURRICANE PREPAREDNESS GUIDE

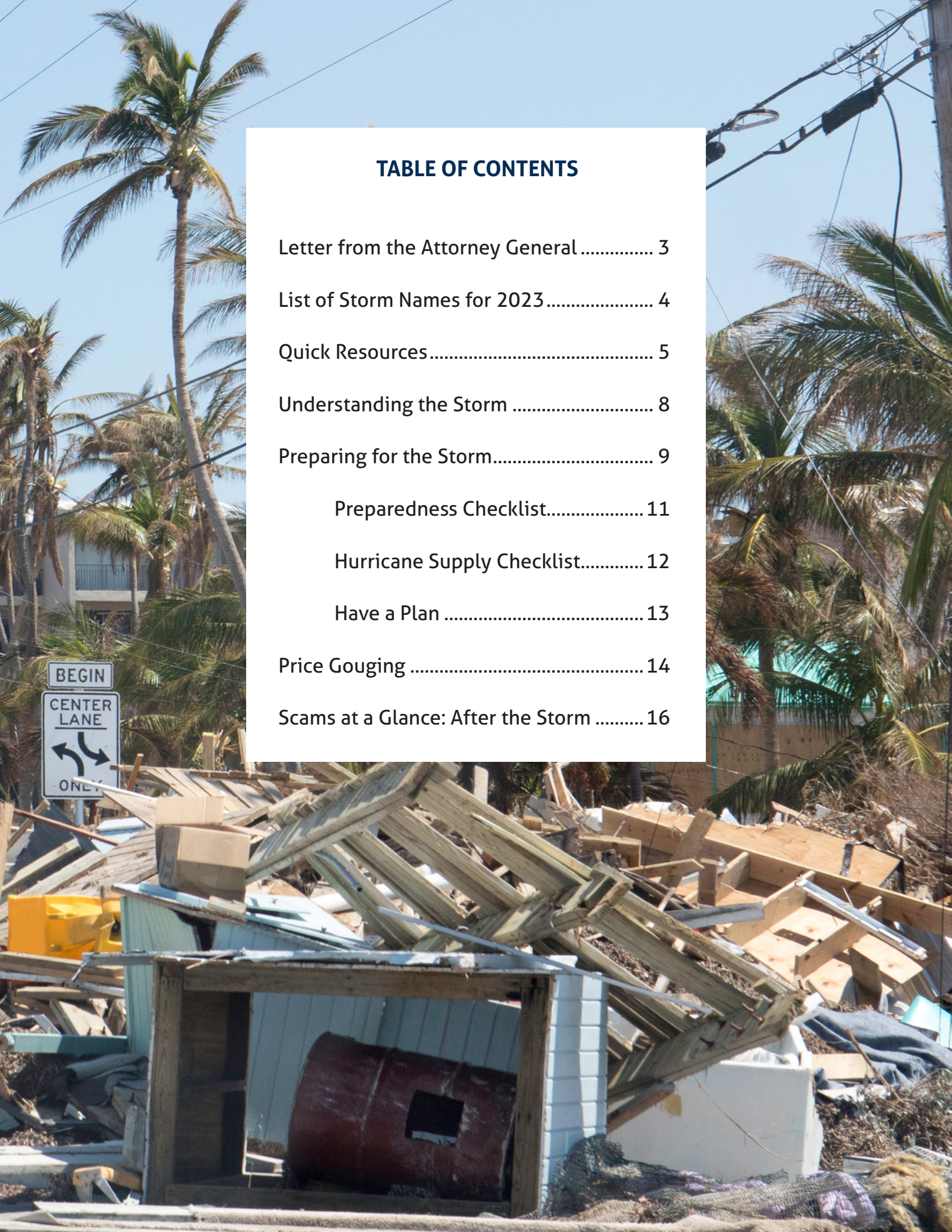


OFFICE OF THE ATTORNEY GENERAL

Consumer Protection Division

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STATE OF FLORIDA

ASHLEY MOODY
ATTORNEY GENERAL

Dear Fellow Floridians,

It is always a good idea to be prepared for the destruction inclement weather can cause. That's why I am releasing our 2023 Hurricane Preparedness Guide. This guide provides essential information on how to prepare for any storm during the season, as well as advice on how to recover from a cyclone's aftermath. Floridians know better than most the damage that extreme winds and rain can cause and how making the proper preparations now, can save countless amounts of time, money and stress later.

The 2023 guide contains information about tropical weather events, preparedness checklists, tips for avoiding fraudulent schemes and more. So, whether this is your first hurricane season, or just one of many, you will be ready for the storm.

My team is dedicated to helping Floridians weather through severe storm events, even putting our boots on the ground in some of the hardest hit areas. Dishonest businesses and individuals may try to take advantage of vulnerable people trying to recover after a hurricane. Our office combats these schemes, from price gouging to charity scams. This guide is intended to inform Floridians how to spot and avoid fraud and deceptive business practices.

I encourage all Floridians to take advantage of the information and resources provided in this guide, and to get prepared now and stay vigilant in the face of potential scams and fraudulent activity. Together, we can help ensure that we are ready to face whatever the 2023 Hurricane Season may bring.

Stay safe Florida,

A handwritten signature in black ink that reads "Ashley Moody".

Ashley Moody
Attorney General

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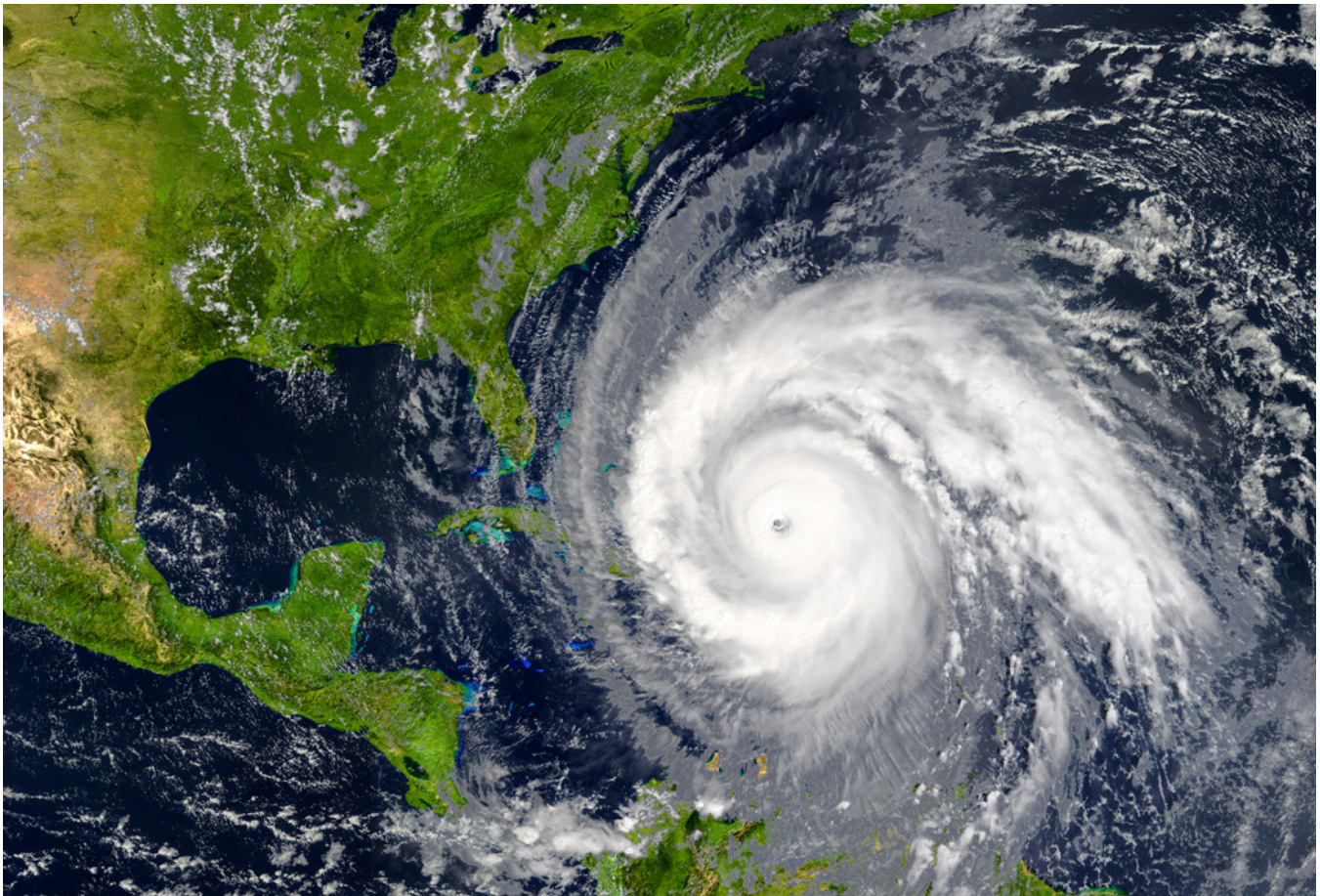
LIST OF STORM NAMES FOR 2023

The World Meteorological Organization Hurricane Committee maintained the June 1 start date to the Atlantic hurricane season. However, in several recent years, a named storm has formed prior to the official start date. The tradition of naming tropical storms started in 1953—since then 94 names have been retired due to their particularly destructive nature.

The 2023 list includes the following names:

- Arlene
- Bret
- Cindy
- Don
- Emily
- Franklin
- Gert
- Harold
- Idalia
- Jose
- Katia
- Lee
- Margot
- Nigel
- Ophelia
- Philippe
- Rina
- Sean
- Tammy
- Vince
- Whitney

In previous years, the Greek alphabet was used if more than 21 named Atlantic basin storms formed; however, that naming convention is being discontinued. This hurricane season, if there are more than 21 named storms, additional names will come from a secondary naming list starting with Adria, Braylen, Caridad and Deshawn and ending with Will.



QUICK RESOURCES

Hurricane season begins June 1st. To avoid shortages or long lines, and to ensure you have the necessary items on hand for a storm, you should acquire and maintain nonperishable disaster items such as canned food, batteries, bottles of water, etc. prior to, or by, June 1st and maintain this stock of disaster preparedness items through the entire Hurricane Season, which ends November 30th each year.

Below are some resources which may help you before, during and after a natural disaster. Please note that some resources may only be accessible after a State of Emergency has been declared and may be limited by impact, severity and region.

PRE-STORM PREPARATION:

- For information on preparing for a hurricane or other disaster, visit the Florida Division of Emergency Management at [FloridaDisaster.org](https://www.floridadisaster.org).
- Additionally, explore the Federal Emergency Management Agency's disaster preparedness resources at [Ready.gov](https://www.ready.gov).

HEALTH, FOOD, SAFETY AND SHELTER:

- In the event of a medical emergency or apparent criminal activity, call **911**.
- If you have an immediate housing need, text **SHELTER** and your **ZIP** code to **43362** to find a FEMA shelter in your area or visit [FEMA.gov](https://www.fema.gov). You may also visit the Florida Division of Emergency Management at [FloridaDisaster.org/shelters/](https://www.floridadisaster.org/shelters/) for an index of Florida shelters by county.
- If you have an immediate need for food, water or shelter, call the Red Cross at **1-800-RED-CROS (1-800-733-2767)**.
- To see what storm-related watches, warnings or advisories are in effect for your area, visit the National Oceanic and Atmospheric Administration at [Alerts.Weather.gov](https://www.weather.gov/alerts) and scroll down to select the state or county of your choice.
- To determine whether your county or neighborhood is under a boil water notice or for additional information on ensuring water is drinkable, visit the Florida Department of Health at [FloridaHealth.gov/Environmental-Health/Drinking-Water/Boil-Water-Notices](https://www.floridahealth.gov/Environmental-Health/Drinking-Water/Boil-Water-Notices).
- The U.S. Department of Health and Human Services offers a toll-free, multilingual and confidential support services hotline 24/7 through their Disaster Distress Helpline at **1-800-985-5990**.
- To find out what referral services are available in your community, call **211**.

LEGAL ASSISTANCE:

- Legal assistance is available to qualifying Floridians through a partnership between The Florida Bar Association and the American Bar Association. For more information, visit [Florida.FreeLegalAnswers.org](https://www.floridabar.org/free-legal-answers).
- The Florida Justice Technology Center provides informational resources as well as a list of organizations that offer legal help to qualifying Floridians at [FloridaLawHelp.org](https://www.floridalawhelp.org).
- The Florida Bar's disciplinary rules prohibit attorneys from soliciting individuals in person or by phone offering legal services unless they have been specifically asked to do so. Additionally, only licensed attorneys may offer legal advice or services. Ensure your attorney is licensed and in good standing at [FloridaBar.org](https://www.floridabar.org). Report any suspected unethical or unfair behavior as well as any unlicensed practicing of law to The Florida Bar's Attorney Consumer Assistance Program at **1-866-352-0707**.
- Bay Area Legal Services' Florida Veterans Legal Helpline provides assistance to veterans on a range of legal issues such as housing, family law, consumer and veterans benefit matters. Contact the Helpline at **1-866-486-6161**.

FINANCIAL RELIEF:

- Those experiencing financial losses due to a hurricane may be eligible for FEMA Disaster Assistance. To determine your eligibility or to apply for assistance, visit [FEMA.gov](https://www.fema.gov) or call **1-800-621-3362** or **1-800-462-7585** (TTY). There is no fee to apply or to receive assistance.
- Immediate foreclosure relief may be available from the U.S. Department of Housing and Urban Development to individuals located in federally designated disaster areas. For more information visit [HUD.gov](https://www.hud.gov) or [HUD.gov/Espanol](https://www.hud.gov/espanol).
- In the event of a disaster, the Governor has the option to activate the Emergency Bridge Loan Program via executive order. A bridge loan, facilitated by the Florida Department of Economic Opportunity, is a short-term, interest-free loan offered to support businesses that experience physical or economic damage due to a hurricane. For more information, visit [FloridaDisasterLoan.org](https://www.floridadisasterloan.org).
- Disaster loans may be available from the U.S. Small Business Administration to qualifying businesses to cover losses not fully paid for by insurance or other relief methods. For more information, visit [DisasterLoan.SBA.gov](https://www.disasterloan.sba.gov). There is no fee to apply for or receive assistance.
- Disaster Unemployment Assistance may be available through the Florida Department of Economic Opportunity to qualifying Florida residents whose jobs were adversely affected due to a hurricane. For more information, visit [FloridaJobs.org](https://www.floridajobs.org) and enter "Disaster Unemployment Assistance" in the search box at the top of the webpage.
- The Florida Department of Children and Families may offer additional emergency services to Floridians during times of disaster. For more information, visit [MyFLFamilies.com/disaster](https://myflfamilies.com/disaster).
- Contact your lenders, financial institutions and service providers to see what programs they may offer. Following a hurricane or other disaster, many businesses institute programs to ease the financial burdens on their customers during the aftermath by restructuring or delaying payment plans, waiving late fees, forgiving overages and more. From mortgage servicers to phone plan providers, contact the institutions you use to determine what your options are. Prior to signing up, be sure you understand any requirements the program may have such as additional fees, accrual of interest and doubling of your next monthly payment.

CONSUMER PROTECTION:

- The State of Florida has tough price gouging laws in place to protect residents and guests during a declared State of Emergency. Report suspected price gouging by:
 - Downloading the “**No Scam**” app, available for free on Apple and Android app stores in both English and Spanish;
 - Reporting online at [MyFloridaLegal.com](https://www.myfloridalegal.com) by clicking on the Price Gouging button and choosing the related emergency; or
 - Calling the price gouging hotline at **1-866-9-NO-SCAM (1-866-966-7226)**.
- Verify any individual or business you hire to make repairs with the Department of Business and Professional Regulation at [MyFloridaLicense.com](https://www.myfloridalicense.com). Ensure that they are licensed for the type of work they will be performing. Also check with their insurance provider to confirm they are insured and their policy is current.
- Following a hurricane, the Florida Department of Financial Services Division of Consumer Services stands ready to assist consumers with insurance-related questions and offers additional resources. Contact their office at **1-877-693-5236** or online at [MyFloridaCFO.com](https://www.myfloridacfo.com).
- The Florida Office of Insurance Regulation is also available to assist consumers with insurance issues and offer resources at [FLOIR.com](https://www.floir.com).
- Those who suspect disaster-related fraud, waste, abuse or mismanagement should report it to the FEMA Disaster Fraud Hotline at **1-866-720-5721** or online at [Justice.gov/DisasterComplaintForm](https://www.justice.gov/DisasterComplaintForm).



UNDERSTANDING THE STORM

WATCH VERSUS WARNING

A **Hurricane Watch** means hurricane conditions (sustained winds of at least 74 mph) are possible in the announced area within 48 hours.

A Hurricane Watch should trigger your family's disaster plan, and proactive measures should be initiated such as securing a boat, leaving a barrier island, etc.

A **Hurricane Warning** means hurricane conditions (sustained winds of at least 74 mph) are expected in the announced area within 36 hours.

Once a Hurricane Warning has been issued, your family should be in the process of completing proactive actions and moving to the safest location to be during the storm.

THE SAFFIR-SIMPSON HURRICANE WIND SCALE

This scale estimates potential property damage. Hurricanes reaching Category 3 and higher are considered major hurricanes because of their potential for significant loss of life and damage. Category 1 and 2 storms are still dangerous, however, and also require preventative measures.

Category 1 (74-95 mph winds)	Dangerous winds will produce some damage. The damage is primarily contained to shrubbery, trees, foliage and unanchored homes; damage to roof, shingles, vinyl siding and gutters could result.
Category 2 (96-110 mph winds)	Extremely dangerous winds will cause extensive damage. Considerable damage to shrubbery and tree foliage; some trees blown down. Major damage to exposed mobile homes. Some damage to roofing materials of buildings; some window damage. No major damage to buildings.
Category 3 (111-129 mph winds)	Devastating damage will occur. Large trees blown down. Major damage to and removal of roof; some window and door damage. Some structural damage to small buildings. Mobile homes destroyed. Serious flooding at coast and many structures near coast destroyed; larger structures near coast damaged by battering waves and loose debris.
Category 4 (130-156 mph winds)	Catastrophic damage will occur. Severe damage to roofing materials, windows, doors and exterior walls. Complete failures of roofs on many small residences. Complete destruction of mobile homes. Major damage to lower floors of structures near shore due to flooding and battering by waves and debris. Most of the area will be uninhabitable for weeks or months.
Category 5 (157+ mph winds)	Catastrophic damage will occur. A high percentage of framed homes will be destroyed. Complete failure of roofs on many residences and industrial buildings. Extensive shattering of glass in windows and doors. Small buildings overturned or blown away. Complete destruction of mobile homes. Major damage to lower floors of all structures less than 15 feet above sea level within 500 yards of shore.

PREPARING FOR THE STORM

In anticipation of a storm, it is important to ensure that you have done everything you can to prepare your home, property or business.

Strengthen your home.

Declutter drains and gutters. Bring in outside furniture, garden décor and lawn ornaments. Trim trees and loose foliage prior to storm season. Consider boarding windows with plywood or purchasing hurricane shutters.

Hurricane shutters.

Approved hurricane shutters and impact protective systems can offer protection for your home or business. Not all hurricane shutters or impact protective systems meet the standards set by the Florida Building Commission or your local building authority. For the Florida Building Commission to approve a product designed for a window, the product must be part of the complete window system and assembly. Window films and related products, which are typically attached only to the frame of a window, do not protect the window against windstorms.



Ensure you are buying a quality product:

- Ask to see the product approval by the Florida Building Commission or local building authority. Visit [FloridaBuilding.org](https://www.floridabuilding.org) to verify the approval number supplied.

Note: Be aware that some products may have been tested by a lab that is accredited by the Florida Building Commission or Miami Dade County, but that does not mean the product is an approved form of storm protection. Test results for a product may refer to the lab's accreditation, but this is not equivalent to a product approval.

- Check with your city or county to determine whether you need a permit to install the products on your home; in most cases, a permit will not be issued without proper documentation of the product approval.
- Report any company that is making fraudulent claims about window film or other unapproved products by calling the Attorney General's hotline at **1-866-9-NO-SCAM**.
- Know that your insurance provider may provide discounts for hurricane mitigation.



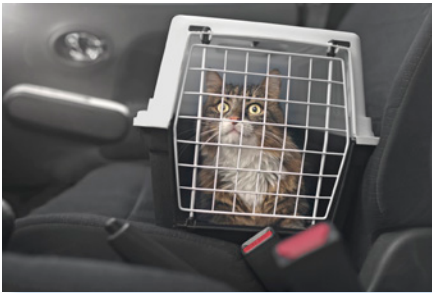
HURRICANE PREPAREDNESS GUIDE



Protect your car.

A tropical storm or hurricane can produce devastating flooding and wind-borne debris that can damage vehicles. In order to protect your vehicles, consider the following tips:

- Park in a safe location. Store your car inside a garage if possible. If a garage is unavailable, park your car close to a building and avoid parking under power lines or trees. Move your car to a higher elevation if you live in a floodplain.
- Fill your car's gas tank before the storm so if you need to evacuate or get help after the storm, you will have enough gas to do so.
- Remove non-essential items from your car's exterior.
- Store important car documents safely in a plastic bag and take photos of your car's interior and exterior to provide to your insurance company in the event damage occurs.
- Avoid driving in a flood. It is often difficult to tell how deep a puddle may be; even one foot of standing water can damage your car.



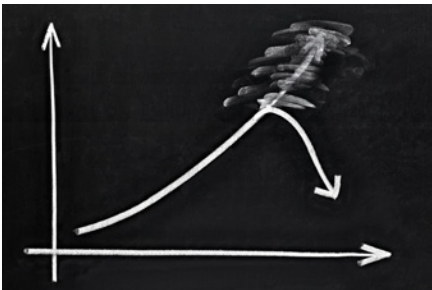
Determine what to do with pets.

Whether you decide to evacuate or stay in your home, you will need to make plans in advance for your pets. Not all emergency shelters accept pets, so it is important to do your research in advance to find out where the pet-friendly shelters are located near you. Put together a pet disaster supply kit that includes medications, medical records, a first aid kit, sturdy leashes and/or carriers, food and water.



Protect your neighbors.

If you live near senior adults or those who may need additional help, check in with your neighbors to see if they would like assistance securing hurricane plans, gathering supplies or preparing their homes for the hurricane season.



Don't forget about your business.

Tropical storms and hurricanes can impact organizations. It is important to understand the risks and potential impacts in order to prepare accordingly. Experts estimate that 75 percent of businesses without a continuity plan will fail within three years of a disaster.

PREPAREDNESS CHECKLIST

Complete this checklist to ensure your home and belongings are as protected as possible before a storm event hits.

- Close and lock your windows.
- Inspect each window and door and reseal if necessary.
- If your doors could use some additional reinforcing, purchase and install a bolt kit from a hardware store.
- Bring all outdoor furniture, decor and children's toys inside.
- In advance of hurricane season, trim any tree branches that are breaking, dead or near windows or your roof. Once a storm is threatening your area, trimming is discouraged as debris may not be picked up and can become projectiles during a storm.
- Clean out your gutters.
- Store any valuables in waterproof containers.
- Turn your refrigerator and freezer to their highest settings as a precaution to eliminate food waste due to power outage.
- Find a "safe zone" in your home.
- Move your hurricane supplies to your "safe zone."
- Print out your insurance coverage documents and store them in a waterproof container.
- Review your insurance coverage.
- Use surge protectors to protect your electrical appliances and property.
- Fill an extra bathtub with water if possible or fill empty gallon jugs/2-liter bottles with water to use for showering, cleaning and rinsing.



HURRICANE SUPPLY CHECKLIST

- Water – One gallon daily per person for 3-7 days
- Food – Enough for 7 days
 - Non-perishable, packaged or canned food
 - Formula and food for infants or those with dietary needs
- Non-electric can opener, paper plates, plastic utensils
- Flashlights and extra batteries
- First aid kit, sunscreen and bug spray
- Medications* – two week minimum supply
- Radio – Battery-powered or hand-crank weather radio
- Special items for babies, the elderly and those with special needs
- Toiletries
- Full tank of gas in your vehicle
- Ensure electronic devices such as cell phones and back-up batteries are fully charged. Car chargers are useful to help charge devices if you don't have power.
- Spare propane tank or charcoal for your grill , along with matches or lighters
- Cash – banks and ATMs may not be available
- Important documents in a waterproof container**
 - Insurance cards
 - Medical records
 - Bank account and credit card information
 - Social Security cards
 - Birth and marriage certificates
 - Documentation of valuables
 - Important phone numbers
- Pet care items
 - Enough food, water and medication items to last 7 days
 - Identification and vaccination information
 - A carrier or cage
 - Leash and muzzle
- Portable battery bank for electronic devices

* Florida law allows pharmacists to refill your prescribed medications early if the county where you reside is:

- Currently under a hurricane warning issued by the National Weather Service;
- Declared by an executive order issued by the governor to be under a State of Emergency; or
- Operating its emergency operations center and its emergency management plan.

** If you need to quickly store important documents, place them in your dishwasher and engage the locking mechanism. Dishwashers have a water-tight seal that can help protect your documents.

IN THE PATH OF THE STORM: HAVE A PLAN

<p align="center">IF YOU STAY</p> <p>Consider staying in your home if you are not ordered to evacuate, you do not live in a mobile home, you have a disaster survival kit prepared and you have mitigated the threat to your home by trimming trees and safeguarding windows and doors.</p>	<p align="center">IF YOU EVACUATE</p> <p>Plan to evacuate if your county issues a mandatory evacuation order, you live in a mobile home, your home was built prior to 1973 or if your home is vulnerable to storm surges or flooding.</p>
<p>List a safe, interior room with no windows where your family will gather during a storm:</p> <hr/> <p>Know your child’s school or daycare disaster plan and list important contact numbers:</p> <hr/> <p>Designate a meeting place should your family get separated:</p> <hr/> <p>List neighbors who have an emergency generator:</p> <hr/> <p>List neighbors who have emergency medical training:</p> <hr/> <p>List neighbors who live alone or may otherwise need assistance during an emergency situation:</p> <hr/> <p>If you board your pet(s) at a vet during a storm, note the name, address and emergency number:</p> <hr/> <hr/> <hr/>	<p>Know evacuation routes:</p> <hr/> <hr/> <p>Designate a family member or friend in a safer area who could house your family during an evacuation:</p> <hr/> <p>List emergency shelters in your area:</p> <hr/> <hr/> <p>List a family member your family will contact in case of separation:</p> <hr/> <p>Know that pets are not allowed at Red Cross shelters and many other emergency shelters. List pet-friendly shelters or vets in your area that offer emergency boarding services:</p> <hr/> <hr/> <hr/>

PRICE GOUGING

Those affected by a natural disaster can unfortunately become victims of bad-acting businesses and individuals out to profit from the misfortune of others. Florida has a tough price gouging law designed to protect its residents and guests from becoming victims for a second time during or after a disaster.

The law bans unconscionable increases in prices in the rental or sale of essential commodities such as lumber, ice, water, generators and shelter in the area affected by the emergency once a State of Emergency has been declared by the governor. Under price gouging laws, it is also unlawful to raise rental rates for hotel stays or other housing necessary for use as a direct result of an emergency.

The Florida Office of the Attorney General investigates every allegation of price gouging. The law requires the Attorney General's Office to compare the reported price of the essential commodity or service during the declared State of Emergency to the average price during the 30-day period prior to the declaration. If there is a "gross disparity" between the prior price and the current charge, it is considered price gouging unless the seller can show that a price increase was attributable to an increase in the costs incurred to provide the commodity or to market trends. The price gouging statute does not apply to non-essential luxury goods like alcoholic beverages and cigarettes.

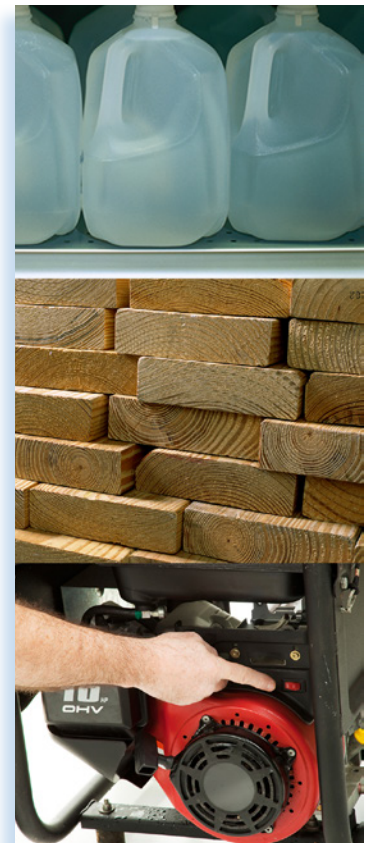
Violators of the price gouging statute are subject to civil penalties of \$1,000 per violation and up to a total of \$25,000 for multiple violations committed in a single 24-hour period, in addition to other penalties that may be imposed for violations of related laws.

AVOID BECOMING A VICTIM OF PRICE GOUGING

The best method to avoid price gouging is to plan ahead. Prepare for a disaster before it happens, so you have the supplies you need on hand. By creating a disaster preparedness kit that contains non-perishable supplies such as batteries, generators, canned goods, bottled water etc. needed for the storm season prior to June 1st, not only will you diminish the opportunity to be price gouged on an item, but you may also avoid long lines or shortages that may leave you without a necessary item as a named storm approaches.

If you suspect price gouging, obtain as much information as possible in the form of estimates, invoices, receipts, pictures or bills. When comparing products, note as much detailed information as possible, including the product name, size or quantity, manufacturer or brand, item number and price. For lumber, note the grade, thickness, quantity and quality. If you have purchased similar items at the same business prior to the storm, providing information about the prior purchase, including the date of the prior purchase and the price paid, may be very useful.

Report this information to the Attorney General's Office by downloading the free smartphone application, "No Scam", to submit a complaint. The app is available in both Apple and Android stores in English and Spanish. You may also report violations to the Attorney General's Price Gouging Hotline at **1-866-9-NO-SCAM** or online at MyFloridaLegal.com.



NO SCAM STOP PRICE-GOUGING



Report price gouging and help us build a **Stronger, Safer Florida**



in english

en español

The app allows users to **quickly and in real-time:**

- ✓ Send pictures of prices on signs and products
- ✓ Capture and report receipts
- ✓ Capture and submit additional supporting documentation
- ✓ Report evidence of prices of identical products by different sellers in the same vicinity
- ✓ Write narratives of interactions with sellers



SCAMS AT A GLANCE: AFTER THE STORM

Every emergency or natural disaster brings out unscrupulous individuals who seek to take advantage of the crisis and prey on those in distress. The following scams are among the most prevalent during these times:

BUILDING REPAIR AND CONTRACTING SCAMS

Qualified contractors are in high demand following a disaster, making conditions ideal for scam artists. If your home is in need of repair, be sure to follow these tips when hiring a contractor:

- Be wary of anyone who approaches you unsolicited or says they can perform your repairs at a discount with leftover supplies from another job.
- Have your insurance company evaluate the damage before arranging repairs to ensure that the work will be covered under your policy.
- Get at least three written, itemized estimates or bids on repairs.
- Verify that the contractor has a license from the Department of Business & Professional Regulation or your county construction licensing board. A licensed contractor can be looked up and verified at [MyFloridaLicense.com](https://www.myfloridalicense.com).
- Beware of companies/individuals who only produce an occupational license or a corporate filing when you request information regarding the business. These documents only prove that certain funds were paid to the government.
- Research the company and its reputation – ask for references. In addition to DBPR, you may also contact the Attorney General’s hotline by calling **1-866-9-NO-SCAM** and the Better Business Bureau at [bbb.org](https://www.bbb.org) to see if there are complaints against the company.
- Check for proof of insurance, preferably general liability and worker’s compensation insurance, and verify with the insurer that their policies are current.
- Ensure the contractor is bonded and verify with the bonding agency. While not required, bonding adds another layer of protection for consumers.
- Be wary of anyone offering to reduce or rebate your homeowner’s insurance policy deductible in exchange for using their services. Florida law prohibits contractors from paying, waiving or rebating any part of a deductible on repairs made to property covered by an insurance policy.
- Never pay the full amount of a repair up front and hesitate before providing any large deposits. Florida law requires a contractor to apply for a permit within 30 days and start work within 90 days if he collects more than 10 percent of the contract up front.
- Read the entire contract, including the fine print before signing and ensure that the contract includes the required “buyer’s right to cancel” (within 3 days) language.
- Do not sign any document through an electronic device unless you have time to review the entire document first. You may wish to request a hard copy of the document to allow time for a complete review of the terms.
- Homeowners may unknowingly have liens placed against their properties by suppliers or subcontractors who have not been paid by the contractor. If the contractor fails to pay them, the liens will remain on the title. Insist on releases of any liens that could be placed on the property from all subcontractors prior to making final payments.
- Do not sign a certificate of completion or make final payment until you are satisfied with the work performed.

ASSIGNMENT OF BENEFITS ISSUES

An Assignment of Benefits (AOB) is a document that allows insurance policyholders to sign over their insurance rights or benefits to a third party after the policyholder suffers a loss. This allows the third party to file an insurance claim, make repair decisions and collect on benefits without the policyholder's involvement. While AOBs can offer convenience to policyholders attempting to navigate the insurance claims process, unscrupulous individuals and companies may seek to take advantage of the power an AOB provides them. If your home is damaged, keep the following in mind as you seek to make repairs:

- Be aware that Florida law recently changed and now prohibits the assignment of post-insurance benefits for any policy written after January 1, 2023.
- Contact your insurance company prior to signing the AOB. You may find a list of contact numbers for insurance companies at <https://floir.com/consumers/assignment-of-benefits-resources>.
- Know that you are not required to sign an AOB in order to have repairs made or to process an insurance claim.
- Know that the AOB agreement must contain a written, itemized, per-unit cost estimate of the services to be performed under the agreement.
- Be wary of any company that pressures you to sign or insists upon the use of an AOB in order to do repairs.
- Read the entire contract carefully to ensure you are not signing over your benefits without your full knowledge and consent. Some unscrupulous contractors may attempt to hide an AOB within a lengthy repair contract.
- Know that an AOB contains language that, once executed, would prevent you from communicating with your insurance company about the claim.
- Do not sign an AOB if there are blank spaces in the document.
- Know that legislation that became effective July 1, 2019, allows new AOBs to be rescinded within 14 days of execution of the AOB.
- Know that this 2019 legislation also allowed new AOBs to be rescinded at least 30 days after the scheduled work start date if the assignee has not begun substantial work. Or if no start date is listed, a new AOB can be rescinded at least 30 days following the execution date if the assignee has not begun substantial work.

TREE SERVICE SCAMS

Heavy winds from a hurricane or tropical storm can litter roads and yards with uprooted trees. If you plan to have nearby trees removed to protect your home from danger or have fallen trees needing to be removed after a storm, follow these tips to avoid problems when hiring a tree removal service:

- Be wary of anyone who approaches you unsolicited about tree removal.
- Get multiple written estimates and ask whether debris removal is included in the estimate.
- Research the company and its reputation – ask for references, contact the Attorney General's hotline at **1-866-9-NO-SCAM** and the Better Business Bureau online at bbb.org to see if there are complaints against the company. Contact the state Department of Business & Professional Regulation's website at MyFloridaLicense.com to see if the company is licensed.
- Check for proof of insurance and verify with the insurer that their policy is current.
- Never pay the full amount up front and do not make a final payment until you are completely satisfied with the work done.

CHARITY SCAMS

Charity scams are particularly effective after a disaster, during which numerous disaster-specific charities crop up. If you would like to donate to help with disaster relief, consider these tips:

- Avoid solicitors that use high-pressure tactics or are hesitant to provide additional information on the charitable organization.
- Be wary of any unsolicited calls, texts, emails or social media messages soliciting donations.
- Consider donating to an established disaster-relief charity.
- Obtain a copy of the charity's registration documents from the Florida Department of Agriculture and Consumer Services at **1-800-HELP-FLA (1-800-435-7352)** or [FDACS.gov/ConsumerServices](https://www.fdacs.gov/ConsumerServices).
- Contact the Attorney General's hotline by calling **1-866-9-NO-SCAM** or call the Better Business Bureau's Wise Giving Alliance at **703-276-0100** to determine if the charity you are donating to has any complaints against them.

DISASTER RELIEF SCAMS

FEMA offers disaster relief to eligible victims through various programs. When seeking aid, consider the following:

- No state or federal disaster relief agency will call you for your financial information.
- State and federal workers carry identification and will not ask for or accept cash or gift cards.
- Know that applications for federal FEMA relief programs are free and can be accessed at [DisasterAssistance.gov](https://www.DisasterAssistance.gov) or by calling **1-800-621-FEMA (1-800-621-3362)**.
- Be wary of anyone who offers to fill out, assist with or expedite your application as they may be seeking access to your personal information.

WATER TESTING AND TREATMENT SCAMS

Water mains and personal wells can be affected during hurricanes, and dishonest companies and individuals may offer pricey tests and devices to make water safe. Avoid falling victim by following these tips:

- If someone claims to be a representative of your city, county or utility provider needing to inspect your water line or well, ask for proof of identification. Consider calling the agency directly to confirm if the representative is legitimate.
- Avoid "free" water tests as the tester is likely only interested in selling their water treatment device. If you are in need of a water quality test, seek information on qualified testing laboratories from the Florida Department of Health at **850-245-4444**.
- Watch your local media for any water safety alerts. If you doubt the safety of your water, contact your local health department or utility. Local water utilities are required to test water quality on a regular basis.
- If in doubt, boil water vigorously for one to three minutes or drink bottled water.

Anyone who encounters a scam before or after a hurricane or other natural disaster should contact the Florida Attorney General's Office at [MyFloridaLegal.com](https://www.MyFloridaLegal.com) or at **1-866-9-NO-SCAM (1-866-966-7226)**. To report suspected price gouging, download the "No Scam" app from the Apple and Android stores for free—available in English and Spanish.



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