

THE LOSS COMMENTARY

TLC Public Adjusters, Inc.

Your Right to Recover. Your Resource to Resolve.



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Will you have Sinkhole coverage when you renew your policy?

A bill sponsored by Sen. [Mike Fasano](#), R-New Port Richey, and Rep. [John Legg](#), R-Port Richey, if passed, would allow all private insurers to automatically drop sinkhole coverage on all policy renewals. The insured would have to formally request that the sinkhole coverage be kept in their policy. Citizens has been allowed to do this since 2007. While this will decrease many property owners premiums by up to 50% on their homeowners insurance policy, it would leave them with no coverage if a sinkhole damaged their home. On average a confirmed sinkhole under a house causes damage costs easily above \$100,000. One might ask, why would government representatives of one of the most "Sinkhole" prone counties in Florida be sponsoring such a bill? According to Sen. Fasano, the reasoning behind this bill is to lure insurance companies back to the area. With the risk of sinkholes in the state of Florida being greater than any other state in the country, this public adjuster wants you to be aware of this pending legislation. If Gov. Crist signs this bill into law, it will be up to you to make sure you have sinkhole coverage if you want it. When it is time to renew your policy make sure you know what you are getting for your money. In my experience working to help homeowners with insurance claims, nothing is more heartbreaking than meeting with people who have experienced a devastating loss, and thought they had coverage, only to find out that they did not. To review bills introduced by Sen. Fasano please click here: [FASANO](#) To review bills sponsored by Rep. Legg please click here: [LEGG](#). If you would like to do your own research on Florida Legislation please visit: <http://www.leg.state.fl.us>.

The 2009 Hurricane Season is Here!

Everyone has been talking about the 2009 Hurricane season since last year including me. TLC Public Adjusters, Inc. participated in the Hernando County Sheriff's Hurricane and Safety Expo, on May 30th, 2009 and we were amazed by the turnout. It was great to see that so many people of our community were taking the threat of a hurricane seriously enough to come down and learn how to prepare for this season. The message of the day which stood out the most was "It only takes ONE!" It was apparent that everyone knew that even if Hernando County does not get a direct hit by a storm this year, we will still be affected by any storm which passes within 100 miles. Thanks to all of you who stopped by our booth and listened to our presentation. It was a good opportunity for us to let the residents of our county know that there is help when they need it. We truly hope that you never need our services, but if you do suffer a loss this season we will be here to help you get the money you need to recover.



FAPIA Summer Conference

Twice each year [FAPIA](#) "The Florida Association of Public Adjusters" holds conferences in the state of Florida. At the end of June we will be in beautiful Ft. Lauderdale basking in the knowledge we shall acquire during our many continuing education classes. We will be brought up to speed on all the new legislation passed in Tallahassee, and undoubtedly begin the long discussions on how we will deal with the new laws. If all goes as planned we will have a great time in south Florida. We will come back to our offices refreshed, armed with more knowledge, and set with better strategies which will help us help you when you suffer a property loss.