



W3 ALERT

Understanding Your Insurance Needs & Surpassing Your Expectations

Introducing the "Check My Contract" Service: Protecting Hurricane Victims from Unfair Practices

Last week, CFO Jimmy Patronis and the Florida Department of Financial Services (DFS) launched a new service called "Check My Contract." This service is designed to help hurricane victims ensure that any repair contracts they've signed with contractors, restoration professionals, or public adjusters comply with Florida law.

Here's how it works:

If you've entered into a contract for repairs related to an insurance claim after a hurricane, you can submit it through the [Check My Contract](#) service for a review. The DFS will assess your contract for:

- 1. Compliance with Emergency Protections:** The DFS will check if your contract includes the legally required provision allowing you to cancel the agreement within a certain time frame after a disaster.
- 2. Consumer Protections:** The service will look for any clauses that could unlawfully assign benefits, which could put you at a disadvantage.
- 3. Price Gouging & Fraud Prevention:** Your contract will also be checked for any signs of unfair pricing or potential fraud.

If the DFS finds that your contract doesn't comply with the law, they'll provide you with the necessary steps to cancel it.