

INSURANCE EVENT — QUICK GUIDE

For Local Churches | Florida Conference of Seventh-day Adventists

Following an insurance-related event (such as storm damage, fire, or water intrusion), the **local church has an important role** in preventing further damage while working closely with the Florida Conference. Acting promptly—and carefully—can help avoid unnecessary costs and delays.

 **Important Reminder: After natural disasters, predatory contractors are common. Do not sign any contracts until the Property Development Department (PDD) has been consulted.**

STEP-BY-STEP PROCESS

1. Secure the Building Immediately

The church has authority to take **temporary emergency measures** to prevent further damage.

- Take **photos and videos** during the process for insurance documentation.
- Secure and store **undamaged items** to protect them from loss.
- If the roof is damaged, contact a **local roofing company for temporary covering** (this cost is typically covered by insurance).
- Keep **receipts** for any work or purchase.


 **No public adjusters.**

Remediation Consideration: Remediation may be necessary, but it can become costly if not closely managed. If possible, reach out to PDD before signing.

- Read all remediation contracts carefully.
- Keep a **daily log** of personnel and equipment on-site.
- Ensure unused equipment is removed promptly to avoid unnecessary charges.
- Require **written approval** for any contract price changes.
- Request **regular invoice updates**.

2. Contact Risk Management & Property Development

- **Risk Management** files the insurance claim and coordinates with the insurance adjuster.
- **Property Development** assists with contractor selection, contract review, and project guidance.

 **Repair quotes may be gathered while the claim is still being processed.**

3. Obtain Repair Quotes

- Submit **at least two (2) quotes** (three preferred).
- Exceptions may be made if circumstances limit availability.
- Insurance covers repairs that restore the building to its **pre-loss condition, except for building code requirements**.
- **Upgrades are not covered** and are the church's responsibility.
- Contractors must be **licensed and insured**.

 **Do not sign any contracts.**



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STEP-BY-STEP PROCESS (CONTINUED)

4. Select a Contractor

- The church may choose its contractor once **Property Development requirements** are met.
- All work must be **permitted** and compliant with the **Florida Building Code**.

 **Do not sign contracts—this may cause delays and additional costs.**


5. Begin the Project

Once approvals and permits are in place, the project may proceed under the guidance of Property Development.

QUICK REQUIREMENTS CHECKLIST

- Building secured to prevent further damage
- Photos/videos documented
- Risk Management contacted and claim filed
- Property Development consulted early
- Minimum of two (three preferred) repair quotes obtained
- Contractor licensed and insured
- Insurance covers scope (no unapproved upgrades)

REMINDER: *All contracts must be reviewed and signed by the Property Development Department.*

 **For questions, please contact us at:**

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407-644-5000 ext 2160



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