Florida Flood Insurance Scam Prevention Kit

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Stop. Read. Verify.

7 red flags that signal a flood insurance scam

Red Flag #1 = Unsolicited contact

- You receive an unexpected call, email, or visit offering flood insurance or claim help
- Legitimate agents and FEMA officials do not cold-call or go door-to-door

Red Flag #2 = Pressure to act immediately

- "You must sign today" or "This offer expires in 24 hours"
- Scammers create false urgency to prevent you from verifying their credentials

Red Flag #3 = Requests for upfront payment

- Demands for full payment before any work begins
- Florida law caps deposits at 10% of the contract value; so never pay more

Red Flag #4 = No valid license number

- The contractor or agent cannot provide a Florida license number
- Or the license number doesn't match their name when you verify it

Red Flag #5 = Offers to waive your deductible

- "We will handle everything; you won't pay a dime"
- Waiving deductibles is illegal in Florida

Red Flag #6 = Requests for personal information

- Asking for Social Security numbers, banking details, or other sensitive information
- Legitimate agents only need basic policy information

Red Flag #7 = Too good to be true deals

- Policies that seem much cheaper than other quotes
- Promises that sound too good to be true; they probably are

Remember: If it feels wrong, trust your instincts. Slow down. Verify everything.

How to verify a contractor's license

Step 1: Go to the Florida Department of Business and Professional Regulation's website
Step 2: Click on "Verify a License"
Step 3: Enter the contractor's license number or name
Step 4: Confirm the license is active and in good standing
Step 5: Check for any disciplinary actions or complaints

What to look for?

- License is "Active" or "Current"=✔️
- License matches the contractor's name= ✔️
- No disciplinary actions or complaints= ✔️
- License is "Inactive," "Suspended," or "Revoked"= ✘
- License number doesn't match the contractor's name= ✘

How to verify an insurance agent?

Step 1: Go to the Florida Department of Financial Services website
Step 2: Navigate to the agent license lookup
Step 3: Enter the agent's name or license number
Step 4: Confirm the agent is licensed to sell flood insurance

How to verify a FEMA representative

Step 1: Ask for official identification
Step 2: Call the FEMA Helpline at **800-621-3362**
Step 3: Confirm the representative is legitimate

Remember: FEMA officials never charge for inspections. So, anyone who asks for payment is a scammer.

Where to report flood insurance scams in Florida?

Agency	What they do	Contact
Florida Attorney General's Office	Report scams, file consumer complaints	1-866-9NO-SCAM
Florida Department of Financial Services	Report insurance fraud, verify agents	FraudFreeFlorida.com
Florida Office of Insurance Regulation	File complaints about insurance companies	Consumer Hotline: 877-693-5236
FEMA Disaster Fraud Hotline	Report fraud involving disaster assistance	866-720-5721 (24/7)
Federal Trade Commission	Report fraud, identity theft	FTC Complaint Assistant

What to report?

- Fake insurance agents or policies
- Unlicensed contractors demanding payment
- Fake FEMA inspectors
- Identity theft related to flood claims
- Suspicious crowdfunding campaigns

Remember: Reporting scams helps protect others. If you have been targeted, report it immediately.

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