

# Florida disaster scam survivor checklist

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## Immediate steps after a scam

**You have been scammed. Now what?**

### **Step 1: Stop all communication (Immediate)**

- Do not send any more money
- Do not share any more personal information
- Do not sign any more documents
- Block the scammer's phone number and email

### **Step 2: Document everything (Within 24 hours)**

- Save all emails, texts, and messages
- Keep copies of any contracts or agreements
- Record dates, times, and names of everyone you spoke with
- Take screenshots of websites or advertisements
- Save bank statements showing payments made

### **Step 3: Report the scam (Within 48 hours)**

- Call the Florida Attorney General's Office: **1-866-9NO-SCAM**
- Report to the Florida Department of Financial Services
- File a complaint with the Florida Office of Insurance Regulation
- If FEMA-related, call the FEMA Disaster Fraud Hotline: **866-720-5721**

### **Step 4: Protect your identity (Within 72 hours)**

- Place a fraud alert on your credit reports
- Contact one of the three credit bureaus:
  - Equifax: 800-525-6285
  - Experian: 888-397-3742
  - TransUnion: 800-680-7289
- Review your bank and credit card statements for unauthorized charges
- Consider a credit freeze if personal information was stolen

### **Step 5: Contact your insurance company (Within 1 week)**

- Verify the status of your flood insurance policy
- Confirm your coverage is active
- Report any unauthorized changes to your policy

### **Step 6: Get help (Within 1 month)**

- Contact legal aid or a consumer protection attorney
- Reach out to victim advocacy organizations
- Consider counselling if the scam has caused emotional distress

## **Resources for Florida scam victims (your free support)**

### **Legal Assistance**

Florida Legal Services: Free legal help for low-income residents

Florida Bar Association: Find a qualified attorney

Legal Aid offices throughout Florida

### **Consumer Protection**

Florida Attorney General's Office: 1-866-9NO-SCAM

Better Business Bureau: File a complaint

Federal Trade Commission: Report fraud

### **Financial Recovery**

Your bank: Report fraudulent transactions

Credit bureaus: Place fraud alerts or credit freezes

Identity theft protection services

## Emotional Support

- Disaster Distress Helpline: 1-800-985-5990
- Senior support hotlines
- Community victim advocacy groups

**Remember:** You are not alone. Thousands of Floridians are targeted by scams every year. Reporting the scam helps protect others and may help you recover your losses.

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