

# *We're Looking Out For You*



Pinellas County Consumer Protection  
www.pinellascounty.org/consumer  
(727) 464-6200



1. If you find yourself in need of emergency home repairs, review your home improvement contract in full as it could include an Assignment of Benefits (AOB) agreement.
2. An Assignment of Benefits is a contract between you and a third party – typically a contractor – authorizing them to deal directly with your insurance company, including collecting your claim payment.
3. By signing an AOB the homeowner relinquishes his/her rights to handle the claim and ensure any disputes are resolved quickly and satisfactorily.
4. AOB is a legally binding contract. Once an AOB is signed, there is no right of rescission or cancellation.
5. After an AOB is executed, the insurance company can only communicate directly with the third party regarding the claim - not you.
6. You do not need to sign an AOB in order to get your insurance claim processed or to start the repair process, even if it is for emergency repairs.
7. Florida law prohibits contractors from paying, waiving or rebating all or any part of an insurance deductible applicable to repairs to property covered by an insurance policy.
8. Verify the license of any contractor that you hire to make repairs to your property. Most home Improvement work requires a contractor's license. County Licenses are issued by Pinellas County Construction Licensing Board (PCCLB) and State licenses are issued through Department of Business and Professional Regulation (DBPR).
9. You should also verify the company or person's general liability and workers' compensation insurance coverage with the licensing agency and Division of Workers' Compensation <http://www.myfloridacfo.com/Division/WC/>.
10. For more tips on Assignment of Benefits, visit <http://www.myfloridacfo.com/Division/Consumers/documents/AssignmentOfBenefits.pdf>.