

# WHAT HOME BUYERS NEED TO KNOW

**Sinkholes are an unpredictable part of the Florida landscape, especially in West Central Florida and the greater Tampa Bay area.**

**Before you buy a home, make sure that you have these bases covered:**

- Be sure that the home is insurable. You may not find a company that will insure your home if the home has had sinkhole claims in the past.
- Make sure that sinkhole coverage is included in your policy, or in a rider. Authorized insurers in Florida are required by law to make this coverage available. Surplus lines insurers aren't required to offer it, but many do. Ask your agent for details about your sinkhole coverage.
- Hire a home inspector who can help you find cracks in the foundation or exterior walls, and other signs of potential sinkhole activity.
- Consider sinkhole testing. While it may assure you that no sinkhole is evident at present, it's expensive and it can't guarantee that a sinkhole won't happen in the future. An insurance company should not require you to have this testing done prior to granting you insurance coverage.
- If you have questions that your insurance agent can't answer, call the DFS Consumer Helpline.

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**Alex Sink,**  
Chief Financial Officer of Florida

# SINKHOLES IN FLORIDA

# WHEN SINKHOLES HAPPEN WHAT HOMEOWNERS NEED TO KNOW

*If a sinkhole has appeared on your property or a portion of your home has shifted or sunk, take these steps immediately:*

- Provide for the personal safety of your family. Evacuate if necessary.
- Secure or remove your valuable possessions if you can do so *safely*.
- Notify your insurance company or agent.
- Notify your city or county building inspection department.
- Mark the sinkhole or property with fencing, rope or tape to warn others of the danger. You could be held liable if someone is injured in the sinkhole.

## Here is important information to keep in mind:

- Your insurance company will probably order a geological report that will establish the cause of the damage. It may suggest how to prevent future damage. If the testing confirms that a sinkhole was the cause, your insurance policy should pay for the testing and repairs, less any applicable deductibles.
- Underground materials, like organic matter and clay, can cause damage that appears to be sinkhole-related. If you file a claim and testing proves that the damage was not caused by a sinkhole, you may be held responsible for a portion of the cost of the testing and repairs.

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