

HOW TO REPORT A CLAIM

Liability Claims

According to Florida law, there is a limit to the County's exposure on liability claims, called Sovereign Immunity. Under Florida Statute 768.258, this allows for limits of \$200,000 per person and \$300,000 per claim. Judgements in excess of these amounts may be paid in part or in whole by an act of the Florida legislature.

As administrator of Okaloosa County's self-insurance program, Risk Management investigates and evaluates claims presented by those persons who feel that the County has acted in a negligent manner; therefore, owing monetary compensation for their injury or property damage. It is important to report potential claims to Risk Management as soon as possible.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony as established under Florida Statute 817.234.

Additional Information for filing Automobile/ Vehicle liability claims

If you feel you have an automobile/vehicle accident claim against Okaloosa County, the County's Risk Management Department recommends that you contact your insurance carrier and report the accident to them immediately. If you have collision coverage, filing the claim with your own insurance company should simplify and expedite the entire process for you. Furthermore, if your automobile/vehicle cannot be driven, the County does not contract with car rental agencies and cannot provide a rental vehicle to you. Once your insurer has settled their claim with you, your insurance company is likely to ask Okaloosa County to reimburse them.

Should you elect to file your claim directly with Okaloosa County, the County must conduct an investigation to determine liability, i.e., who is at fault, which may take longer to process your claim and may or may not result in payment to you.

As the claimant you have the following responsibilities:

1. Complete and sign a claim form and submit it to Okaloosa County.
2. Mitigate your damages. This means taking action to avoid or reduce any further damages to your vehicle, including minimizing storage expenses and protecting your property from additional damage and exposure.
3. Cooperate with the County's investigation. This means providing all relevant supporting documents or additional evidence and communicating with the County Claims Examiner as needed.

The length of time it takes to investigate a claim will vary from case to case. The County's Risk Management Department will make every effort to resolve your claim as quickly as possible.