



## The Fraternal Mutual Disaster Relief Association, Inc.

522 S Hunt Club Blvd. #155, Apopka, FL 32703

**A 501 (c) 3 Charitable Corporation**

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Dear Brothers,

In the past few years, I have seen so many Lodges, business and even individuals being duped into signing their rights away in the name of convenience and promises of assistance in the claim with your insurance company. I hope that all who read this letter will take this warning to heart and govern yourselves accordingly.

### **FMDRA ISSUES A WARNING ABOUT SIGNING AWAY YOUR RIGHTS.....**

**DO NOT** sign an Assignment of Benefits (AOB) form for your home, business, or Lodge. In the event of a loss—for example, a hailstorm loss—you might be approached by a roofer or other contractor to repair your roof. You might not think you have any damage or might not even recall a recent hailstorm; however, the roofer/contractor salesperson offers to alleviate you of the complexity, difficulties and time dealing with the insurance claim with your insurance company and will quickly put on a new roof if you just sign the form. The roofer/contractor tells you he'll handle “all the communication and paperwork” with your insurance company.

What an Assignment of Benefits does is give all the insurance proceeds (money) to the roofer/contractor. What if the “claim” presented to the insurance carrier is bloated or deemed not covered? What happens if the roofer/contractor collects all the money and then sends you a bill for the balance due? Legally, you are obligated for the payment!

You may also **NOT** be able to recover any “over payments” for other damages paid to your roofing contractor not included in the replacement of you roof.

**We highly recommend that you do not sign an Assignment of Benefits form.**

Fraternally,

Zeb E Blanton, President

For more information: [Zeb.Jr@Blanton.com](mailto:Zeb.Jr@Blanton.com) or 407.782.3781

**FMDRA is a 501 c3 Charitable Organization**

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