

Tips for Storm Claims

Pre-storm

- Review your policy
- Have contact information for your agent or insurer handy
- Take inventory (photos or videos) of property
- Secure property to prevent and limit damage
- Ensure the safety of yourself and family

Post-storm

- Once it is safe, check for damage
- Secure your property to prevent further damage (keep receipts for any materials used)
- Report your damage to your insurance company or agent (make a claim)
- If your home or condominium is uninhabitable, ask if your policy covers the cost of temporary/alternative housing.
- Submit proof of loss forms or other claim forms if requested by your insurance company
- Set damaged items aside for later review/inspection by your adjuster
- Don't begin permanent repairs until damage is inspected by your adjuster or told to do so by your insurer
- Work with your adjuster and contractor to estimate the cost of repairs
- Receive settlement check and begin repairs
 - There may be supplemental payments issued by your insurance company if additional damage is uncovered in the course of repairs
 - Be careful of scams, do not sign your entire claims check over to a contractor
 - If the damage is extensive and you have a mortgage, your claim check may list you and your lienholder as payees

Contact the Hawaii Insurance Division
if you have any questions
or need assistance

cca.hawaii.gov/ins
(808) 586-2790