

Tips for Condo Insurance Claims

In general, a master insurance policy covers the building structure and common areas versus a personal insurance policy that covers walls within a unit, improvements, and personal property.

- Check for damages and if possible take photos of the damages.
- Secure your property to prevent further damage and keep receipts for any materials used.
- Promptly report damage to your insurance company or agent and association.
- Submit proof of loss forms or other claim forms if requested by your insurance company and/or the association's insurer.
- Set damaged items aside for later inspection by the appropriate adjuster(s).
- Be sure you have a copy of your policy. If you do not have a copy of your policy, request a copy from your insurer.
- Review your policy for Loss of Use Provisions for Additional Living Expenses and Fair Rental Value coverages.
- Don't begin permanent repairs until damage is inspected by an adjuster or told to do so by your insurer.
- Work with your adjuster and contractor to estimate the cost of repairs.
- Receive claim check and begin repairs.
- There may be supplemental payments issued by the insurance company if additional damage is discovered in the course of repairs and as you replace your damaged items.
- 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 lien holder as payees.

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

cca.hawaii.gov/ins

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