

# Heavy Rain Claims

IF YOU HAVE ANY DAMAGES, PLEASE CONTACT YOUR  
INSURANCE AGENT FIRST.

IF YOU HAVE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)  
COVERAGE AND YOUR DAMAGE IS FLOOD RELATED, PLEASE SEE THE NFIP  
CLAIMS PROCESS TIP SHEET AT:

<https://www.fema.gov/nfip-file-your-claim>

## FOR MOTOR VEHICLE CLAIMS

If you have comprehensive (other than collision) coverage on your motor vehicle insurance policy and your car suffered storm or flood damage, contact your auto insurance company to make a claim.

## POST-STORM CLAIM TIPS

- 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.
- Report damage to your insurance company or agent (**make a claim**).
- If your home or condo is uninhabitable ask if your policy covers the cost of temporary or alternative housing.
- Submit proof of loss forms or other claim forms if requested by your insurance company.
- Set damaged items aside for later inspection by your adjuster.
- 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 a licensed 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 to your home 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](https://cca.hawaii.gov/ins)  
(808) 586-2790

