



TIPS FOR STORM CLAIMS

PROTECT YOURSELF, YOUR FAMILY, AND YOUR PROPERTY



Before a Storm

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



After a Storm

- **Once it is safe, check for damage**
- **Secure your property to prevent further damage**
- **Keep receipts for any materials used**

WORK WITH YOUR INSURANCE AGENT

- Review the claims procedure specified in your policy.
- Know your deductible amount. Consider discussing damage that is at or near the deductible with your agent before filing a claim.
- Make a claim with your insurance company or agent.
- 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.

WORK WITH YOUR ADJUSTER

- Set damaged items aside for later review/inspection by your adjuster.
- Do not begin permanent repairs until damage is inspected by your adjuster or told to do so by your insurance company.
- Work with your adjuster and contractor to estimate the cost of repairs.

RECEIVE CLAIM CHECK AND BEGIN REPAIRS

- Be careful of scams, do not sign your entire claims check over to a contractor.
- Supplemental payments may be issued by your insurance company if additional damage is uncovered in the course of repairs.
- If the damage is extensive and you have a mortgage, your claim check may list you and your lienholder as payees.

State of Hawaii Insurance Division

Department of Commerce and Consumer Affairs
335 Merchant Street, Room 213, Honolulu, Hawaii 96813

P.O. Box 3614, Honolulu, Hawaii 96811

Phone: (808) 586-2790 . Fax: (808) 586-2806

Email: insurance@dcca.hawaii.gov . Website: cca.hawaii.gov/ins

Follow us on Twitter @DCCAHawaii and www.facebook.com/DCCAHawaii

