



FREQUENTLY ASKED QUESTIONS ON HOME INSURANCE AND LAVA FLOW

PROTECT YOURSELF, YOUR FAMILY, AND YOUR PROPERTY

What can I do if I do not have homeowners insurance?

Mitigate the amount of damage by removing all belongings from your home. Make a plan for where you can stay and store your belongings until you find a permanent solution.

Will my homeowners policy cover damage from lava?

Each company's policy is different and homeowners should contact their insurer immediately to review their policy coverage.

If heat generated by a lava flow caused a fire that damaged your home or structure, then those damages may be covered as a fire peril under your policy.

Here are a few tips if your home or business is in the path of the flow:

- **Keep your insurance policy in a safe place. If you need to evacuate, be sure to take it with you.**
- **Take inventory of your belongings using photos, video, or the National Association of Insurance Commissioners Home Inventory app. Proof of belongings and structures before the lava flow reached your property will help make the claims process easier.**
- **Residents are advised to remove as much as possible from their homes to mitigate the amount of damage. even if a home is not damaged, the lava flow may cut off access to homes, businesses and belongings.**

How long will it take to receive my claim check?

This depends on the extent of the damage, and whether or not an adjuster can safely visit the site immediately to do an assessment and determine applicable coverage.

If my house sustains damage or is burned down because of the lava flow, what should I do before and after I file a claim?

Homeowners should consider the following steps:

- Once it is safe, check for damage.
- 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 condominium 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 aside and secure, if possible, damaged items for later review or inspection by your adjuster.
- Do not 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.
- Begin repairs after receipt of settlement checks.

Do not access your property until an all clear has been given. If you are not able to assess the damage, let your insurer know and stay in touch with them until you are able to access the property with an adjuster.

How does the claims process work?

Once a claim is filed, the insurance company will assign a claims adjuster to assess the damage and determine applicable coverage. Homeowners are encouraged to maintain a written log of any conversations with their insurance agent and/or adjuster, noting dates and a summary of discussions.

If there are disagreements, review the policy and findings with the insurance company and negotiate a settlement.

If an agreement is not reached, consumers may contact Hawaii Insurance Division. Big Island residents can call 808-974-4000 x62790#

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

