



Automobile Fire and Storm Damage Claims

Comprehensive or OTC (Other Than Collision) coverage covers fire or storm damage to your vehicle.

Burned or Heavily Damaged Vehicle (vehicle is not drivable)

- Contact your automobile insurance company or insurance agent and initiate a claim.
- Be prepared to provide any information you have on the condition of your vehicle and where it is located.
 - Your carrier may ask to move your vehicle to a central area (insurance lot) to avoid further damage and storage fees.
 - Authorizing such will limit out of pocket cost you may incur.
- If it is determined that your vehicle is a total-loss:
 - Work with your adjuster to determine the condition the vehicle was in prior to the fire or storm damage and what the mileage is (last safety check paperwork should have this and is a good ballpark).
 - Locate your automobile title. If you do not have a copy or it was destroyed, apply for a duplicate copy from the County of Maui Service Center Division of Motor Vehicle & Licensing.
 - Research listings for vehicles like yours in your area so you can determine if the offer your insurance company will provide you is in line with your vehicle's value.
 - Review the offer your adjuster provides to determine if it is similar to your research.
 - If you have a loan, your insurer will get a payoff amount from your lender and pay you the balance of the vehicle's value after your lien is paid off.
 - To expedite your balance payment, see if your insurer will create/accept a limited power of attorney to use to sign off on your portion of the title once the lienholder sends it to them.
 - If you do not agree with the offer, provide your research and work with your adjuster to negotiate the value of your vehicle.
 - Your policy has an appraisal clause you can invoke (ask your adjuster for a copy of it/your policy) if you reach an impasse.

Partially Damaged Vehicle (vehicle is drivable)

- Contact your automobile insurance company or insurance agent and initiate a claim.
- Work with your carrier to estimate the damage or value of your vehicle.
- Once you and your carrier have determined the initial cost for repairs, work with a shop to have your vehicle repaired.
 - If additional damage is discovered during the course of the repairs, your carrier will work with you and your shop on a supplement to the original estimate and issue additional payments as needed.
 - If you have a car loan on the damaged vehicle and the repair costs are extensive, your lienholder may be listed on the payment.

**Contact the Hawaii Insurance Division
if you have any questions or concerns.**

Phone: 808-586-2790

Email: insurance@dcca.hawaii.gov

Website: cca.hawaii.gov/ins

