



## Frequently Asked Questions on Fire Claims

**Q: My policy was destroyed in a fire, where do I get a new one?**

A: You can contact your insurance company or insurance agent for a copy. If your insurer has a website or phone app, you may be able to access your policy and file a claim using that method.

**Q: Who do I contact to file a claim?**

A: You can contact your insurance company or insurance agent to file a claim. If you have a copy of your policy, please review the procedure to file a claim. These instructions are commonly found in Duties After Loss (or Occurrence) under the Conditions section of your policy.

**Q: How does the claims process work?**

A: Once a claim is filed, the insurance company will assign a claims adjuster to assess the damage and determine the payment. We encourage homeowners to take notes and keep track of the dates of any conversations with their insurance agent and adjuster.

**Q: If my house was burned down or damaged because of the fires, what should I do before and after I file a claim?**

A: Homeowners should consider the following steps before and after a claim is filed.

- 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. There may be a deadline for these forms once this request is made.
- If applicable, set aside and secure 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 you have permission that it is safe to enter. 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.

**Q: How can I get an advance payment?**

A: Talk with your claims adjuster to see what proof is needed to have your insurance payment released. Ask if this will be a partial payment or a final settlement.

**Q: Can I get reimbursed for additional living expenses and supplies that I had to pay for after the fire?**

A: Keep all your receipts and a log of your expenses and discuss your itemized listing of your living expenses with your claims adjuster to see what will be reimbursed.

**Q: How much will the insurance company give me for loss of use (additional living expense)?**

A: The maximum amount of this coverage will be listed in your policy declaration page. The amount and frequency of payments will be determined based on your specific policy terms and insurance company procedures. Talk with your claims adjuster or agent to understand how much funds will be distributed (amount of each payment) and the frequency (how often payments will be made, lump sum, monthly, etc). This coverage will need to be managed for the long term as the recovery process is likely to be many years.

**Q: My homeowners policy listed a \$1M limit for coverage A, will I get a check for this amount since my house is a total loss?**

A: The limit(s) listed in your declaration page is the maximum amount available for each coverage but it does not mean you will receive the maximum amount. Discuss with your claims adjuster or agent to understand how much will be provided for each coverage and what procedures or steps you will need to take to receive your claims payments. Partial payments will often be made throughout the home rebuild process and as personal property is being replaced.

**Q: My Coverage A limit was \$1M but the insurance company said they will only give me \$300k for the rebuild, is this legal?**

A: Ask your claims adjuster or insurance agent for the valuation of your property and how the settlement amount was determined. Ask if there were any deductions, limitations, or penalties applied to your settlement amount.

**Q: What coverage is needed for a burnt car?**

A: Generally, Comprehensive or OTC (Other Than Collision) coverage is needed to cover damage to your owned vehicle if it was damaged in a fire. Contact your claims adjuster or insurance agent to discuss specific coverage or policy questions.

**Q: My car was destroyed and I had a lien (bank loan) on the car. The insurance company sent me a two-party check (owner and bank), is this allowed?**

A: If you have a lien on your car, it is common that a two-party check is issued. Contact your bank or bank representative to see how you need to use/apply your claims check. There may still be a balance due on the auto loan.

**Q: How do I locate the life insurance policy of a deceased family member?**

A: You may go to the NAIC Life Insurance Policy Locator at <https://eapps.naic.org/life-policy-locator/#/welcome> to start the process. You will need the deceased's social security number, legal first name, legal last name, date of birth, date of death, and other information. The service is free. If a policy is found and you are the beneficiary, the life insurance or annuity company will contact you directly. If no policy is found or you are not the beneficiary, you will not be contacted.

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

**Phone: 808-586-2790**

**Email: [insurance@dcca.hawaii.gov](mailto:insurance@dcca.hawaii.gov)**

**Website: [cca.hawaii.gov/ins](http://cca.hawaii.gov/ins)**

