



Fire Claim Information from the Hawaii Insurance Division

- Promptly review your policy.
 - If you do not have a copy of your policy, request a copy from your insurer or agent. If you cannot understand the policy provisions, ask your insurer or agent for assistance.
 - If your residence was damaged or destroyed, follow the procedure specified in the policy to file a claim with your insurance company.
 - If you have experienced loss of use, additional living expenses and/or loss of rents, review the limits and duration of this coverage (if available).
 - Submit receipts for any cost above your normal daily ones you incur due to the evacuation or loss to your property such as meals out, hotel stays and longer-term temporary lodging.
 - If you have questions, ask your insurance agent or adjuster for more information about this coverage.
 - If applicable, secure your property to prevent further damage (keep receipts for any materials used to do so) and take photos/videos of the damage.
 - Don't begin permanent repairs until damage is inspected by an adjuster or told to do so by your insurer.
- Set damaged items aside for later review/inspection by your adjuster.
- Work with your adjuster and contractor to estimate the cost of repairs or the cost to rebuild your property.
- Submit proof of loss forms or other claim forms if requested by your insurance company.
- Receive claim payments and begin repairs.
 - There may be supplemental payments issued by the insurance company if additional damage is discovered in the course of repairs.
 - Be careful of scams (do not sign your entire claim payment over to a contractor).
 - If the damage is extensive and you have a mortgage, your claim payments may list you and your lienholder as payees.

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

Phone: 808-586-2790

Email: insurance@dcca.hawaii.gov

Website: cca.hawaii.gov/ins

