



Weweiti om Insurance & Omwokutun Pii

Nenengeneochu Omwokutun Pii: Met Insurance Ekan Mesemes Won

- Murin ew kar, omwokutun pii ew met mi namot ren poputan forsefan. Chon nom won Maui me kewe bisnis mi tano ren ewe kar ra tongeni eaea an mwun kewe prokramen nimeti kei pii ren an epwe nimeoch nenier kewe seni kewe pii mi efeiengau. Om kopwek eaea an mwun kei prokaramen aninis, ewe souneni epwe amasowa ewe taropwen Right-of-Entry (ROE) ren an epwe mwut ngeni kewe chon angangen mwun ar repwe tongeni tonong nimeti nenier kewe. Ren soposopwun porous me kaeo ngeni om kopwe wanong itom ren ei prokram, eto ikei <https://www.mauirecovers.org/debrisremoval#about>
- En awewe faniten an epwe afat met an om we insurance me ewe angangen nimeti pii, an epwe tumeunu an esapw chou ren momon ei angang. Ekei porous epwe awewei ifa usun epwe ofi kamoun omwe klaim ren omwe insurance. Ren soposopwun tichikin porous won ei angangen nimeti pii me ifa usun an kuu omwe insurance, kose mochen eto ikei <https://www.mauirecovers.org/debrisremoval#faq> me/ika kori an State of Hawaii Maui Disaster Relief nenien anisi ren 808-727-1550.

Insurance me Omwokutun Pii:

1. Ren kewe souneni mi nom fan tumwunuwen insurance nenier kewe:
 - *Met mi kawor momon faniten omwokutun pii:* Ika om pwe tichikitiw non ami etipew ukukun momon nimenim, na keukun mwoni epwe wenengeni chok pekin eniminem murin pwan eoch eniminem kepwan fori me murin an mwun ei eniminem.
 - *Ika eseor momon amwokutun pii:* Ika ese afat ika imwuno met momon eniminem nge mi nom non unusenapen omna insurance, met nusun epwapw no ngeni pekin na eniminem, ika mi wor, murin wesin keusefan.
 - *Ika eseor keusefan:* Ika ke finata kesapw keusefan, en mi chok ketiw meren ei prokram.
 - Ika mi kawor tichikin momon nimenim, angangan epwe chok usun met safen apasa.
 - Ika e kamou non feufeuun mwoni faniten sokun etipew, esapw wor om niwinimang ren an mwun ewe aninis ren nimetin pii.
 - Ew chok pwopwun ka tongeni niwinmang ngeni an mwun ewe prokramen amwokutun pii ika pwe omwe insurance epwe monau mwoni nge fan iten momon forsefanin imwom me pisekin keun imw me pisekin keu, pwe momon amwokutun pii epwe eto seni ewe ke klaimini pw emon met mi tano, nge esemo iiteno mwonien ewe ren pekin eniminem en mi fori murin an mwun wes me amokutu pii.

2. Ngeni kewe souneni eseor ar insurance:

- Aninis mi kawor nge ese keuk won momon, an epwe anisi meinisin mi osupwangono.

Met mi tongeni fis ren Insurance med tumwunun Mwoni:

- Foforan angangen mwoni mi forutiw an esapw wor chon repwe churi ren "duplication of benefits," mine ewe souneni epwe angei fituw sokun aninis seni fituw nenien anisi non ewe chok fansoun mi osupwang. Souimw repwe eukano na kinikinin non ar klaim meren ar kewe insurance ren met mi kamou faniten amokutun pii.

Awewen kamoun Amokutun Pii:

- Afatan momon epwe kamou: iei ewe etipew me omwe insurance mi afata pwe momon amokutun pii. Mi tongeni epwe imwu seni nge mi chok fiti ami etipew.
- General (Ese afat momon amwokutun Pii) Coverage: Ika momon amwokutun pii mi pachonong non keukun met epwe kamou.

Met kopwe chechemeni:

- Weweiti tichikin met mi tumwun me ren omwe insurance mi fokun eucha. Ika kose koon nuku, no churi noum chon aninis ren klaim.
- Popun sa fori ei pwe ren an epwe fetaneoch ewe angangen forsefan, ekukunano weiresin angangen mwoni me afenaeochuw ekesiwin murin ewe osukosukan kar.

Ren om Kopwe kuna kei aninis:

Awewe 1: Etipew me omwe insurance ren met epwe anisuk won fengen tichikin momon amwokutun Pii

Sokun Aninis	Keukun kamaou	Met mi afat ren Amwokutun Pii	Met mi wor ren Amwokutun Pii
kamou A: Imwomweu Imwenap	\$200,000	5% of Cov A: \$10,000	\$10,000 (seni kamou A)
Kamou B: Ekoch pwan imw	\$20,000	5% of Cov B: \$1,000	\$1,000 (seni kamou B)
Aninis C: Masowan kewe imw	\$100,000	5% of Cov C: \$5,000	\$5,000 (seni kamou C)
Keukun kamou mi kawor	N/A	N/A	\$16,000
Momon Pii epwe amowkut	N/A	N/A	\$75,000
Met ese naf (ika ren kochufengnin Pii)	N/A	N/A	\$59,000 (Not liable for)

Ren kopwe wewe: Ewe souneni ese niwinimang ren ena \$59,000 deficiency ika ir mi fiti ewe profram itan Consolidated Debris Removal Program Right of Entry. Ika kose fiti, metewe ese naf epwene no ngeni mwonien ewe pekin keun imw.

Example 2: Etipew me omwe insurance ren met anisuk non unusonapan mon amwokutun Pii

Sokun Aninis	Keukun Kamou	Kamou faniten Keusefan	Met mi kawor ren Amwokutun Pii
Kamou A: Imwenap	\$200,000	\$200,000	\$0,000
Kamou B: Ekoch pwan imw	\$20,000	\$18,000	\$2,000
Kamou C: Masowen kewe imw	\$100,000	\$93,000	\$7,000
Keukun kamou mi kawor	N/A	N/A	\$9,000
Riciten momon	N/A	N/A	\$75,000
Met ese naf (ika ren kochufengnin Pii)	N/A	N/A	\$66,000 (Kese niwinimang)

Ren om kopwe sinei: Non ei nikinik, mwun epwene chok angei kewe pii fan iten nusun ewe kamou murin keusefan. Ika kese fiti ewe prokram, unusen momon ewe enimelenimen pii epwene ekukunatiw kamoun faniten keusefan.

**Hawaii Insurance Division
Porousen Klaim ren ewe
Kar
cca.hawaii.gov/ins/fire-claim-information/**



Ei taropwe faniten porousen awewe chok esapw wewen nge ew minen anisuk non enuk.