



# Melele ko Relablok kin Kajjitōk ko Rekut ikijen Claim in Kijeek

**K: Ak ñe wonnen ta ko rejako im jorrāān im injuran ej kollaiki enaj lablok jen joñan jemlok eo ilo kakien eo an injuran?**

U: Kein kajuon ej ñan kalikar joñan jorrāān ak ta ko rejako ilo am bōke wonnen ko ñan bar ekāl/kōmmane jorrāān ko ilo mweo imōm ñe ejab kōmmani mweiuk ko am rejorrāān. Ñe wonnen ko rej lewaj enaj lablok jen joñan jemlok eo an kakien eo an injuran eo am ñan imōn jokwe im mweiuk ko am, jermal ibben kombani in injuran eo am ñan wonnen ko remaron lewaj jen joñan jemlok ko an kakien in injuran eo.

**K: Ak ñe ta eo rej kollaiki enaj diklok jen joñan jemlok ko an kakien in injuran eo aō?**

U: Kombani in injuran eo enaj kollaiki joñan ta ko rejako im jorrāān im injuran eo ej kollaiki, lok ñan joñan jemlok eo einwōt emōj an kakien in injuran eo am kalikar, joñan eo enaj diklok. Waan joñak, joñan jemlok eo an kakien in injuran eo am emaron \$500,000 botab wonnen ko rej lewaj ñan bar kalōke mweo imōm ej \$300,000, kombani in injuran eo enaj kollaiki wōt \$300,000.

**K: Ta Wonnen Kōkkāāl kin jejjetin wonnen eo kwar wiaiki jinointata (Replacement Cost) im Wonnen kōkkāāl kin joñan wonnen ilo ien an kar jako ak jorrāān (Actual Cash Value)?**

Injuran in wonnen kōkkāāl kin jejjetin wonnen eo kwar wiaiki jinointata ej kolla wonnen bar ekāl ak kōmmane jorrāān ko ilo imōn jokwe elañe ear jorrāān jen kijeek, im uwōta in jorrāān ko jet emōj kalikar, ak ilo an kaju jako ak jorrāān mweo. Injuran in wonnen kōkkāāl kin joñan wonnen io ien an kar jako ak jorrāān (ACV) ej juon kakien in lewaj joñan ñan wonnen Kōkkāāl kin jejjetin wonnen ilo ien eo kwar wiaiki kein kajuon. Injuran in ACV ej kolla wonnen kōmmane ak kōkkāāle mweo imōm kin joñan wonnen eo ñan kōkkāāle jolok wonnen an moor ak mōj kōjerbale.

Elōñ kakien ko an Wonnen kōkkāāl rej aikuj kolla in ACV eo kein kajuon im kolla in wonnen an diklok aurokin im emōj dābiji ilo ien an dedelok aer kōmmane jorrāān ko ak kōkkāāl. Woñmaanlok am jermal ibben kombani in injuran eo am ak jikin eo ej kōmadmōde claim ko an mweo imōm im madmōdin kolla in wonnen Kōkkāāl ko elañe ekkar.

**K: Ta injuran eo ej kolla ilo ien am jab maron kōjeral mweo imōm, einwōt ad bar jelā ej injuran eo an Additional Living Expense (Wonnen ko jet ikijen jokwe, ALE)?**

U: Ñe ejorrān ak jako mweo imōm jen juon jorrān kauwōtata injuran ej kolla wonnen im kwōjab maron jokwe ae, injuran eo am ej kolla ilo ien am jab maron kōjeral enaj karool waj wonnen imōn jokwe lok ñan joñan jemlok eo an injuran im wonnen jokwe ko relablok ilo ien aer kōmmane ak bar kalōke mweo imōm. Elōñ kakien in injuran ko renaj likūt juon joñan jemlok einwōt bōjjān in injuran in imōn jokwe eo am. Waan joñak, ñe joñan jemlok eo am ej 30% im injuran eo am ej kollaiki \$200,000 ñan imōn jokwe, injuran eo am enaj kollaiki lok ñan \$60,000 iomwin jibañ eo am ej kolla wonnen am jab maron kōjeral mweo imōm.

**K: Ta eo in kōmmane elañe enaj maat ALE ALE?**

Mauirecovers.org ej website eo emōj kile an Bukon eo an Maui ñan jeral in jibañ ko ikijen kijeek ko rekkar walok ilo Okwoj 203. Kwōmaron lale mauirecovers.org ñan melele ko āliktata kin mennin jibañ ko kin jibañ ko ikijen imōn jokwe im jān.

**K: Ta eo Imaron kōmmane ñe ewōr jorrān**

**kin claim eo aō?** Jouv im kebaak Insurance Division (Opj eo an Injuran) elañe ewōr jabdewōt am kajjitōk kin madmōdin claim ko. Kwōmaron tōbare kim ilo (808) 586-2790 kōtaan 7:45 awa jibbon im 4:30 awa raelap, Mande ñan Bolaide.



*Peba in ej ñan wōt lewaj melele im ejab aikuj watōke ej rōjañ jen loar.*