

Home Insurance & Lava Flow FAQs

Q: What can I do if I do not have homeowners insurance?

A: Mitigate the amount of damage by removing all belongings from your home. Start making a plan for where you can stay and store your belongings until you find a permanent solution.

Q: Will my homeowners policy cover damage from lava?

A: Each company's policy is different and homeowners should contact their insurer immediately to review their policy coverage.

If heat generated by a lava flow caused a fire that damaged your home or structure, then those damages may be covered as a fire peril under your policy.

Here are a few tips if your home or business is in the path of the flow:

- Keep your insurance policy in a safe place. If you need to evacuate be sure to take it with you.
- Homeowners should inventory their belongings using pictures, video, or the National Association of Insurance Commissioners' MyHome Scr.APP.book app. Proof of belongings and structures that were damaged before the lava flow reaches their property will help make the claims process easier.
- Residents are advised to remove as much as possible from their homes to mitigate the amount of damage. Even if a home is not damaged, the lava flow may cut off access to homes, businesses and belongings.

Q: How long will it take to get paid?

A: This depends on the extent of the damage, and whether or not an adjuster can visit the site immediately to do an assessment and determine applicable coverage.

Q: If my house sustains damage or is burned down because of the lava flow, 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:

- Once it is safe, check for damage.
- Secure your property to prevent further damage and keep receipts for any materials used.
- 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.
- Set aside and secure, if possible, 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 an all clear has been given. 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 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 applicable coverage. Homeowners are encouraged to maintain a written log of any conversations with their insurance agent and/or adjuster, noting dates and a summary of discussions.

If there are disagreements, review the policy and findings with the insurance company and negotiate a settlement.

If an agreement is not reached, consumers may contact the Insurance Division.

Contact the Hawaii Insurance Division if you need assistance

cca.hawaii.gov/ins
(808) 586-2790

Toll Free from the Big Island: 974-4000 x62790#

