

# Storm / Flood Claim Information from the Hawai'i Insurance Division

If you have **NATIONAL FLOOD INSURANCE PROGRAM (NFIP)** coverage, start a claim at [FloodSmart.gov/recover/start-a-claim](https://FloodSmart.gov/recover/start-a-claim).



If you have flood insurance through a **PRIVATE CARRIER**, contact your insurance company or producer (agent) to start a claim.

If you have **COMPREHENSIVE (OTHER THAN COLLISION)** coverage on your **motor vehicle** insurance policy, contact your auto insurer. Additional information on reverse.

## **General Steps to Filing a Homeowners, Condo, Renters Claim:**

- Once it is safe, check for and document damage by taking clear photos / videos.
- Secure your property to prevent further damage and keep receipts for any materials used to do so.
- After reviewing your policy's coverages and claims procedure, follow the claims procedure or contact your insurance company or producer (agent) to report your damage and **FILE A CLAIM**.
- Submit proof of loss forms or other claims forms if requested by your insurer.
- Set damaged items aside for later review / inspection by your adjuster.
- Don't begin permanent repairs until damage is inspected by your adjuster or approved by your insurer.
- Work with your adjuster and a licensed contractor to estimate the cost of repairs.
- Receive settlement check and begin repairs. Be wary of scams. Do not sign your entire claims check over to a contractor.

**Contact the Hawai'i Insurance Division  
if you have any questions or need assistance.**

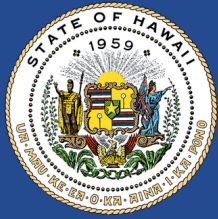
**Phone: 1-844-808-DCCA (3222); press 4**

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

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



**Scan for  
more storm  
claims info**



### **Auto Insurance Claims (if vehicle is non-drivable)**

- Contact your auto insurance company or producer (agent) to **FILE A CLAIM**. Be prepared to provide information on the condition of your vehicle and where it is located.
- If it is determined that your vehicle is a total-loss:
  - Work with your adjuster to determine the condition the vehicle was in prior to the damage and what the mileage was (last safety check paperwork should have this and is a good ballpark).
  - Locate your auto title. If you do not have a copy or it was destroyed, apply for a duplicate copy from the County (Motor Vehicle & Licensing).
  - Research listings for vehicles like yours in your area so you can determine if the offer your insurance company provides is in line with your vehicle's value.
  - If you agree with the offer, work with your adjuster to finalize your claim and sign paperwork and your title over to them.
    - If you have a loan, your insurer will get a payoff amount from your lender and pay you the balance of the vehicle's value after your lien is paid off.
      - To expedite your balance payment, see if your insurer will create / accept a limited power of attorney to use to sign off on your portion of the title once the lienholder sends it to them.
  - If you do not agree with the offer, provide your research and work with your adjuster to negotiate the value of your vehicle.
    - Your policy has an appraisal clause you can invoke if you reach in impasse.

### **Auto Insurance Claims (if vehicle is drivable)**

- Ensure your and others' safety by confirming your vehicle is safe to drive.
- Contact your auto insurance company or producer (agent) to **FILE A CLAIM**. Work with them to estimate the damage or value of your vehicle.
- Once you and your insurer have determined the initial cost of repairs, work with a shop to have your vehicle repaired.
  - If additional damage is discovered during the course of the repairs, your insurer will work with you and the shop on a supplement to the original estimate and issue additional payments as need.
    - If you have a car loan on the damaged vehicle and the repair costs are extensive, your lienholder may be listed on the payment.