

THE DISASTER CLAIMS PROCESS: What to Expect When Your Home is Damaged in a Disaster

The hours following a disaster at your home will be stressful and heartbreaking. Dealing with your insurance claim – whether you are a homeowner or a renter – will be emotional, but should not be difficult. The West Virginia Offices of the Insurance Commissioner (WVOIC) and the National Association of Insurance Commissioners (NAIC) offers this overview of what you might expect and what you will need to file a claim after a disaster.

Immediately Following the Disaster

- To protect your property from further damage, you should make temporary repairs or arrange for a qualified professional to do so. Take photos of the damage and remove personal property if your home cannot be secured. Do not dispose of property until an insurance adjuster has reviewed it for your claim. Many policies include reimbursement for storage costs incurred until your home is repaired.
- If you can still live in the home, talk with your agent about critical repairs that need to be made. Whether you make the repairs or hire someone, save the receipts for your claim.
- If you need to find other lodging, keep records of expenses and all receipts. Homeowners and renter's insurance may provide limited coverage for additional living expenses like: meals, rent, utility installation and transportation.

Reporting Your Claim

- Most insurance companies have a time requirement for filing a claim. The process will go faster if you can locate a copy of your policy and home inventory.
- Call the company or visit a mobile claims center to start your claim. If you cannot find the company, call the West Virginia Offices of the Insurance Commissioner at 888-TRY-WVIC.
- You will be asked to list all items destroyed, damaged or missing. If you do not have a [home inventory](#), begin making a list of items going room by room from memory. Include as much detail as possible, like where and when the item was purchased, the cost, brand name and model.
- If your car is damaged while in your garage/carport, it is covered by your automobile policy—not your homeowners policy. If you are insured by two separate companies for these coverages you must file a claim with both companies.

From Your Company

- Your insurance company will send an insurance adjuster to survey the damage at no cost to you. Public adjusters may offer the same services, but you would be responsible for any related fees. Check to be sure they are licensed by calling the West Virginia Offices of the Insurance Commissioner at 888-TRY-WVIC.
- Do not feel rushed or pushed to agree on a settlement. If there are disagreements, try to resolve them with your insurer. If you cannot reach an agreement, contact the West Virginia Offices of the Insurance Commissioner, at 888-TRY-WVIC, and see if we can help you decide if arbitration or mediation is an option.
- Your full claim may come in multiple payments. The first will likely be an emergency advance and may include additional living expenses. The payment for your personal property and any additional living expenses will be made out to you. Payments for the structure may be payable to you and your lienholder if there is a mortgage on your home. Lenders may place that money in an escrow account to pay for repairs as the work is completed.

Making Repairs

- Fraudsters often take advantage of the chaos following a disaster. When choosing a contractor to make repairs, check licensing and references before hiring. Always insist on a written estimate before repairs begin and do not

sign any contracts before the adjuster has examined the damage. In some cases the adjuster will want to see the estimate before you begin making repairs.

- Do not pay a contractor the full amount up front or sign over your insurance settlement payment. A contractor should expect to be paid a percentage when the contract is signed and the remainder when the work is completed.
- If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company to resolve the difference. For any disagreements that cannot be resolved, contact the West Virginia Offices of the Insurance Commissioner at 888-TRY-WVIC.

Additional Information

- Flood and earthquake damage are not covered in a typical homeowners or renter's policy. If you have a separate flood or earthquake policy, contact the company that wrote the additional policy to file your claim.
- If your insurance company delays in responding to your claim, call the claims department to find out if an adjuster has been assigned. Verify your contact details, especially if you have evacuated your home. Call the West Virginia Offices of the Insurance Commissioner at 888-TRY-WVIC, if the delay is unreasonable.
- Even after settling your claim, if you think of items that were not in your initial loss list, contact your insurance company. Unless the company has paid the entire limit for the coverage of those types of items, it is possible the company will make an additional payment.
- If your damages exceed the amount of your coverage, federal agencies will occasionally provide grants or low-interest loans to assist with recovery following major disasters. Check with your local disaster center or call the West Virginia Offices of the Insurance Commissioner at 888-TRY-WVIC for more information.

After You Have Rebuilt

- Once you have re-established your home following the disaster, take time to do a home inventory. You can download a home inventory spreadsheet [here](#) to help get started. You can also [download](#) the free NAIC myHOME Scr.APP.book app for iPhone®. The app [guides](#) you through capturing images, descriptions, bar codes and serial numbers, and storing them electronically for safekeeping. The app even creates a back-up file for e-mail sharing.
- Once you have completed the home inventory, talk with your agent to make sure your homeowners or renter's policy is adequate to cover your new investments.

More Information

If you have any questions about the coverages in your policy, or if you need help with a problem regarding your claim following a disaster at your home, call the West Virginia Offices of the Insurance Commissioner at 888-TRY-WVIC.



About the NAIC

Formed in 1871, the [National Association of Insurance Commissioners \(NAIC\)](#) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The NAIC has three offices: Executive Office, Washington, D.C.; Central Office, Kansas City, Mo.; and Securities Valuation Office, New York City. The NAIC serves the needs of consumers and the industry, with an overriding objective of supporting state insurance regulators as they protect consumers and maintain the financial stability of the insurance marketplace. For more consumer information, visit insureUonline.org.