

After the Storm

The days following a natural disaster can be confusing and stressful, but it is important that you focus on filing your insurance claims as quickly as possible. While flooding damage is primarily covered only if you have a flood insurance policy, some claims could relate to wind and tree damage. Here are some important steps to follow.

- 1) **Contact your insurance company immediately to report your loss and file a claim.** If you have flood insurance, start by calling your insurance agent. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you. Ask for a timeline on when your agent can help you. If you can find your insurance policy, review it so that you understand what is covered.
- 2) **Take photographs/video before clean-up or repairs.** If you have already taken your damaged items out of the house-- take pictures of the debris before you dispose of it. After you've documented the damage, make the repairs necessary to prevent further damage. Do not make any permanent repairs before the adjuster is able to inspect the damage and your carrier approves the repairs.
- 3) **Save all receipts.** Keep a diary of all discussions with your agent or carrier. Cooperate fully with the insurance company. Ask what documents, forms and data you will need to file the claim.

Be certain to give your insurance company all the information they need or your claim may be delayed in processing.
- 4) **Filing an appeal.** If your claim is denied, review the terms of your policy for what is or is not covered. You may also file an appeal to your insurance company's claim manager. If questions remain, you should contact the Insurance Department.
- 5) **Be Careful.** Natural disasters can be a magnet for scam artists. Be wary of anyone who knocks at your door and offers to do your home repairs. *Take these steps to protect yourself.*
 - ▶ Be sure you are working with a reputable, dependable contractor. Home-improvement

contractors that do more than \$5,000 of business per year in Pennsylvania must register with the Attorney General's Bureau of Consumer Protection. You can also check with the Better Business Bureau.

- ▶ Investigate the performance of any firm you are thinking of hiring and get more than one estimate for your repairs.
- ▶ Check references, licensure and get everything in writing.

Top 10 Homeowner and Auto Insurance Companies

Homeowners Insurance Companies:

Allstate	1-800-54-Storm
Allstate Property & Casualty	1-800-54-Storm
Erie	1-800-458-0811
First Liberty	1-800-225-2467
Great Northern	1-800-252-4670
Liberty Mutual Fire	1-800-225-2467
Nationwide Mutual Fire	1-800-421-3535
Nationwide Property & Casualty	1-800-421-3535
State Farm Fire & Casualty	1-800-SF-Claim
Travelers Home & Marine	1-800-252-4633

Auto Insurance Companies:

Allstate	1-800-54-Storm
Allstate Fire & Casualty	1-800-54-Storm
Erie	1-800-458-0811
First Liberty	1-800-225-2467
Geico General	1-800-841-3000
Nationwide Affinity	1-800-421-3535
Nationwide Mutual	1-800-421-3535
Progressive Specialty	1-800-776-4737
State Farm Mutual	1-800-SF-Claim
Travelers Home & Marine	1-800-252-4633

Homeowners and Auto Policies ~ What's Covered

(Please note, these examples are offered in very broad and general terms. Consumers need to read their insurance policies for terms and conditions.)

- **Auto Damage.** If you have comprehensive coverage on your auto insurance policy, the damages sustained from flooding will be covered.
- **Power Outages.** Generally, there is no coverage for damage or a loss caused by a power outage if the source of the power outage did not occur on the insured premises. However, if the source of the power outage occurred on the insured premises, there is coverage.
- **Removal of Trees and Branches.** The removal of downed trees and/or debris is covered if there is damage to a covered structure or the Pennsylvania Governor declares the area in which the damage occurred a disaster area.
- **Additional Living Expenses.** There may be an allowance for offsite housing until your home is repaired. Keep all your bills and payments made for offsite housing.

The Insurance Claim Process

- After you have filed your claim, your insurance company will assign an adjuster to inspect your damages.
- After your damage is inspected, the company must respond to you within 15 business days to advise whether or not your claim is accepted or denied. If your claim is complicated, the company can request additional time for processing and must tell you the reason for the delay.
- If your claim is denied, if you are not satisfied or if you feel you have not been treated fairly, you should contact the Pennsylvania Insurance Department for assistance.
- The Pennsylvania Insurance Department does not administer the National Flood Insurance Program, however it does oversee the industry professionals who sell the policies and handle claims.

The Department is involved in working with flood victims, FEMA officials, and others in the event of a natural disaster and often has a representative present at Disaster Recovery Centers.

Other Contact Information

PA Insurance Department Automated Consumer Hotline – (877) 881-6388

Consumer Services (Harrisburg Regional Office Phone) – (717) 787-2317 / Fax: (717) 787-8585

Communications and Press Office (Media Inquiries Only) – Phone: (717) 787-3289 / Fax: (717) 772-1969

Legislative Affairs – Phone: (717) 783-2005 / Fax (717) 772-1969

National Flood insurance Program (NFIP) -- 1-800-427-4661 / TDD 1-800-427-5593