

What should I do if my insurance policy is lost or destroyed?

Call your insurance agent or insurance company. They should have a specimen copy of your policy on file and can provide you with a copy. If you do not recall the name of your agent or insurance company, check with your mortgage lender or bank for records of your insurance information. Many people insure both their car and home with the same company, so you can check with your auto insurer as well.

What do I do if my policy was up for renewal on September 29, 2009?

Your insurance company may allow additional time to pay your renewal premium. A failure to pay a renewal premium will not result in a lapse in coverage without a notice of expiration from the insurer. Many policies also provide for grace periods during which coverage will remain in effect as long as the premium is paid before the end of this period. You should check your policy for provisions related to late payments. You may also ask your insurer for special consideration.

My insurance company has denied me coverage. What can I do?

Insurance companies must acknowledge receipt of claims, communicate their decisions on claims, and pay claims in a timely manner. Insurers should acknowledge receipt of your claim within 15 days of receiving notice of it, and should communicate decisions on claims within 40 days of receiving your claim. Payouts should occur within 30 days of your acceptance of their offer. If coverage is denied ask the insurance company to provide you with its reasons in writing, as well as whether it has an appeals process. If you feel your claim has been wrongfully denied. Additionally, you may want to seek help from an attorney or public adjuster.

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Disaster Legal Services (684) 258-9830 Insurance Issues

What insurance policies might provide coverage for my property which was damaged by the earthquake and/or tsunami?

Homeowners, renters, vehicle, and separate fire insurance policies all could provide some coverage.

Typical homeowners and renters insurance policies cover losses resulting from fire, smoke, wind, theft, riots, vandalism, and water, but sometimes exclude tsunami and earthquake damage.

"Comprehensive" vehicle insurance covers damage not caused by collision, including damage caused by fire, theft, vandalism, and windstorm, but sometimes excludes tsunami and earthquake damage.

Fire insurance covers losses from fire, but sometimes includes other perils, such as tsunamis and earthquakes.

You should immediately contact your insurance agent or insurance company to start the claims process. If your property is at risk of further loss from exposure to the elements, you should also take steps to protect it — make sure you consult your insurance agent or insurance company before altering or disposing of any property.

What type of property loss should my policy cover?

Homeowners insurance: Damage to personal property, dwellings (home and other buildings on your premises), and landscaping (on a limited basis), as well as additional living expenses (including food and housing) incurred as the result of a covered loss.

Renters insurance: Loss of personal property and loss of use of the property; may include liability and medical payments coverage.

Comprehensive vehicle insurance: Physical damage to the insured vehicle (either cost of repairs or fair market value of the vehicle).

Fire insurance: Damage to the listed property (dwelling and other buildings on the property) and personal property common to such occupancy. Some policies also provide coverage for debris removal, landscaping, and additional living expenses.

Claims typically excluded from coverage include damage resulting from earthquake, tsunami, flood, mold, and earth movement. *Exclusions will be listed in your insurance policy. Check your policy and call your insurance agent or insurance company to determine what damage is covered.*

What insurance policies might provide coverage for loss to my small business that was damaged by the earthquake and/or tsunami?

The following policies typically held by small businesses may provide coverage: (1) all risk policies; (2) specific peril policies which cover earthquake and/or tsunami damage; (3) business owner property policies; (4) computer policies; (5) causes of commercial loss policies; (6) homeowner/renter policies; (7) valuable papers and records policies; and (8) building and personal property policies.

Coverage for small business losses (continued)

Damage to vehicles such as automobiles or boats may be covered under business or personal automobile policies, motor carrier policies, mobile equipment policies, garage coverage policies, and marine policies. If you or your employees were injured, you or they may be covered by your workers' compensation policy (*see Workers' Compensation Issues Pamphlet*), your or their health insurance policy, or short- or long-term disability policies.

Will insurance provide coverage for steps I take to avoid a future tsunami by relocating my home?

You should carefully check your policy to see if there is coverage for this type of damage or preventative repair and relocation. Some court cases have held that there is not coverage for this type of work where policies have specific language excluding such coverage. An attorney or other qualified professional may be able to assist you in reviewing the language of your policy.

Additionally, you may want to purchase earthquake and/or tsunami insurance if you do not already have such coverage, as many homeowners and renters insurance policies specifically exclude damages resulting from earthquake and/or tsunami.

How do I make an insurance claim?

You make an insurance claim through your insurance company. You should take the following steps right away:

(1) Immediately contact your insurance agent or insurance company to start the claims process. Ask questions such as what damage your policy covers, how much is your deductible, how long will it take to process your claim, and whether you will need to obtain estimates for repairs. It is best to keep a written log of all conversations with your agent, insurance company, or insurance adjuster, including dates, the names of people with whom you have spoken, and the substance of the

How to make insurance claims (continued)

conversation.

(2) Protect your property from further damage. Your policy may not cover further damages, such as exposure to the elements, if you have not taken reasonable steps to protect your property, such as covering your property with tarps or boarding up broken windows. Your insurance company may reimburse you for the cost of protecting your property, so keep all receipts.

(3) Take pictures or video to document the damage before anything changes.

(4) Check with your insurance agent before repairing or replacing your loss. Your insurance agent, insurance company, or the adjuster assigned to your claim needs to approve such repair. If you do choose to make repairs, be wary of scams.

Most insurance carriers have established toll-free telephone numbers to facilitate the claim filing process. These numbers may also be used by victims of the earthquake and/or tsunami with other insurance questions.

Do I need to hire my own attorney or adjuster?

You do not need to hire an attorney or adjuster to file a claim. Your insurance company will provide an adjuster for you to assess your claim.

Are there specific documents I should have to prove my loss?

As best as possible, try to collect: (1) pictures (videotape or photograph) taken before and after the property loss; (2) a list of all damaged personal property and its value; (3) records and receipts for all living expenses incurred due to the property loss; and (4) repair estimates obtained from third parties or receipts for any repairs already completed.