



Department of Business Regulation
Insurance Division
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Consumer Alert 2014-5

HURRICANE PREPARATION: Act Now to Make Filing a Claim Easier After the Storm

With hurricane season soon upon us, Rhode Island Superintendent of Insurance Joseph Torti encourages homeowners, business owners and renters to make preparations before a storm hits. Now is the time to take several simple steps that could make filing an insurance claim after a storm easier. The Rhode Island Insurance Division and the National Association of Insurance Commissioners (NAIC) offer these tips to help protect your family and your investments:

It's Not Too Late to Create a Home Inventory

- To make the claims process easier, it's imperative to have a complete list of the belongings in your home. An inventory should include all of the vital information about your belongings (brand name, price, date of purchase, model, serial number and receipts) and should be accompanied by photos of the items. There are several simple ways to start building a home inventory. You can download a [home inventory spreadsheet](#) that will help get you started. If you are using an electronic or paper spreadsheet, remember to take pictures of your belongings, and save them in the same place as the home inventory.

- Or you can download the free [NAIC Home Inventory apps](#) for iPhone or the Android version. The app will guide you through capturing images, descriptions, bar codes and serial numbers, and then 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 or company to make sure your homeowners or renter's policy is adequate to cover your new investments.

- If you don't have time to create a comprehensive list of the items in your home, then quickly videotape and/or photograph every room. The more detail you include, the easier it will be for your insurance company to evaluate your loss. When making your list, make sure to open drawers and closets, and don't forget to take stock of what's in your garage and storage buildings.

- Once you have made your inventory, or taken photographs of your home, e-mail the information to family or friends living out of the hurricane threat or your insurance agent.

Collect Your Insurance Information

- Store copies of your insurance policies with your home inventory. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

- It's also important to have 24-hour contact details for your insurance agent and insurance company. Make a list that includes your policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has set up an emergency information hotline. It is a good idea to store this information, and your home inventory, in a waterproof, fireproof box or safe. If you evacuate your home, don't forget to take this information with you.

- Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or company.

- NOTE! Flood damage is NOT covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurance company on your list. Be aware that there is a 30-day waiting period before a flood insurance policy is effective. For additional information on flood insurance and knowing your flood risk, please see [Consumer Alert 2013-4](#), or you may contact your insurance agent, or the NFIP at 1.800.638.6620, or visit www.floodsmart.gov

Prepare for the Worst

- There are steps you can take to help mitigate some of the damage caused by a hurricane or tropical storm. If your home is equipped with storm shutters, make sure you can quickly put them in place. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. It's also a good time to make a quick review of your home to make sure the roof sheathing is properly secured, that end gables are securely fastened to the roof, and that doors and garage doors are latched properly.

- For personal safety, identify the nearest storm shelter and have an evacuation plan for your family. Also, make sure you have hurricane survival supplies including: bottled water, a first aid kit, flashlights, a battery-operated radio, at least three days of non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and enough cash for at least three days.

- If you are forced to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.
- For more information about how to prepare your family and home for the threat of tropical storms or hurricanes, visit the [American Red Cross'](#) or download their [Hurricane Safety Checklist](#).

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 claim(s) as quickly as possible to help protect your financial future.
- The first step to getting your home restored is to contact your insurance company and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.
- Take photographs/video of the damage before clean-up or repairs. After you've documented the damage, make repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). DO NOT have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from the temporary repairs.
- If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.
- Cooperate fully with the insurance company. Ask what documents, forms and data you will need to file the claim. Keep a diary of all conversations you have with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details.
- Be certain to give your insurance company all the information they need. Incorrect or incomplete information may cause a delay in processing your claim.
- If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, or if the delay is unreasonable, contact the [Rhode Island Insurance Division](#) at 401-462-9520 or email at DBR.Insurance@dbr.ri.gov for assistance. You may also file a complaint online with the RI Insurance Division by clicking [here](#).

- 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 the State of Rhode Island [Emergency Management Agency](#) at 401-946-9996 for additional information.

Protect Yourself from Home Repair Fraud

- Home repair fraud increases exponentially following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least three references.

- When choosing a contractor to make repairs, check licensing and references before hiring. You may contact the Contractor's Registration Board at 401-222-1269 or www.crb.ri.gov for status of contractors. Always insist on a written estimate before repairs begin and do not sign any contracts before the insurance company's 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 your state insurance department about your recourse.

More Information

- Get educated about your insurance choices. For more information about homeowners or renter's insurance and the basic coverages in a policy, go to www.InsureUonline.org and choose the life stage that best fits your life situation or download the [NAIC Consumer's Guide to Home Insurance](#)

- Take the time now, before a major purchase or life change, to fully protect yourself from the unexpected. The Rhode Island Insurance Division and the National Association of Insurance Commissioner's offer [Get Ready resources](#) to help consumers do just that.

- Don't be a victim of insurance fraud! Before you sign a contract or write a check for coverage, STOP. CALL your state insurance department and CONFIRM that the agent, adjuster, appraiser, and/or company you are working with are licensed to do

business in your state. For specific questions about coverages or about a licensee, you may contact the [Rhode Island Insurance Division](#) at 401-462-9520, or email DBR.Insurance@dbr.ri.gov. You may also file a complaint online with the RI Insurance Division by clicking [here](#).

About the RI Insurance Division

The mission of the [Rhode Island Insurance Division](#) is to assist, educate and protect Rhode Islanders through the implementation and enforcement of state laws mandating regulation and licensing of the regulated industries while recognizing the need to foster a sound business environment in the state. We are also committed to treating everyone who comes before us fairly, efficiently and with respect. Please visit [our website](#) to obtain additional consumer information and alerts issued by the Rhode Island Insurance Division.

About the NAIC

The National Association of Insurance Commissioners (NAIC) headquartered in Kansas City, Mo., 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's overriding objective is to assist state insurance regulators in protecting consumers and helping maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, the NAIC is the oldest association of state officials. For more than 135 years, state-based insurance supervision has served the needs of consumers, industry and the business of insurance at-large by ensuring hands-on, frontline protection for consumers, while providing insurers the uniform platforms and coordinated systems they need to compete effectively in an ever-changing marketplace. For more consumer information visit InsureUonline.org.

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Superintendent of Insurance
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