

Tornadoes and other severe storms can leave a trail of devastation. Rebuilding a community after a tornado is expensive and takes time.

These tips will help get money owed to you from your insurance company quickly, so you can start rebuilding your house and your life.

Before disaster hits:

Keep an inventory list of your belongings, and email it to yourself. If you have receipts and photos to document valuables, you will streamline the claim process when needed.

Have a plan to communicate and reunite should your family be apart during a disaster. Agree to call a certain person in another location, in case you are separated. Be sure family members and close neighbors know the plan and who to contact for information.

Assess your home and property and be sure you have the insurance you need. Policies may include replacement coverage for your home or market value. Be sure the coverage will make you whole after a severe event.

After you have experienced a disaster:

Stay safe. Don't enter an area that is unstable. Rely on emergency responders to help recover items if a structure is unsafe.

Document your losses. Make a list of what is missing or damaged. Take photos or video.

Contact your insurance agent as soon as possible. Take notes each time you speak with your insurance company, lawyers, police, or others involved in the situation. Write down the dates, times, names, and subjects you talked about, as well as any decisions or promises that are made.

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.



Colorado Division of Insurance

1560 Broadway, Suite 850
Denver, Colorado 80202

303.894-7499 Phone
303.894.7455 Fax
303.894.7490 Consumer Information
800.930.3745 Toll Free (outside Denver)
Email: insurance@dora.state.co.us
Web: www.dora.state.co.us/insurance

Know what to do should a tornado or other severe weather damage your home and property.



June 2008

Disasters and Insurance Claims

- what to do when your property is damaged by severe weather



Colorado Division of Insurance



Dora

Department of Regulatory Agencies

Consumer protection is our mission



Disasters, your property, and insurance

What to do if severe storm damage occurs to your home, other insured building, or auto:

Call your insurance company or agent as soon as possible.

Remember that others in your community will also be contacting their insurance companies. Be patient, but persistent: you may get a busy signal at first, as many claimants are trying to get help all at the same time.

To help the claim process move smoothly, have your policy number ready, if you have it available. Ask your insurance agent what information is needed to file a claim.

- Take photographs and video of the damage, before everything is cleaned up or repaired.

- If you can do so safely, make the repairs necessary to prevent further damage to your property by covering 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, unless your insurance company directs you to do so. If going back into the area could be dangerous, don't do it.

- Save all receipts, including those from the temporary repairs covered by your insurance policy. Plastic tarps or sheeting used to protect broken windows and damaged buildings from additional exposure to elements are usually covered by your homeowners policy.

- If your home is damaged to the extent that you cannot live there, you may have coverage for additional living expenses while repairs are being made. This is true for most standard homeowners policies.

- Save all receipts, including hotel stays, reasonable meals and any necessities that you must buy. Not everything may be covered, but without receipts, you will be out of luck.

- Ideally, you have an inventory list and photos of your valuables available. (Store this list on line so you can reach it in the future.) If not, remember each room in your house and write down any items you recall. Ask friends and family for photographs that might show part of your house. Don't forget things like linens, artwork, rugs, lamps, etc. They might be small dollar amounts, but they all add up.

Quick tip: Store your home inventory list, copies of receipts, and photos of all your valuables on the web so you can access it easily when needed. This can be as easy as sending an email to yourself.

Insurance companies will assess the disaster and may attend to houses with the most damage first. If your house does not have as much damage as others, be patient. It might take a while for the insurance company to get to every house that has been damaged. It doesn't mean they are taking your claim any less seriously than your neighbors' claim.

If you feel your insurance company is not responding appropriately to your claim, contact the Colorado Division of Insurance for assistance.

Which types of damage are covered?

Damage caused by wind, wind-driven rain, damage to your home from trees or other falling objects, collapse of a structure due to weight of hail and debris are all covered under most standard homeowners policies. Refer to your policy contract for details.

Types of damage not covered:

Interior water damage from a storm

(when there

is no damage to the roof or walls), damage as the result of a flood, removal of fallen trees (if the trees do not land on and damage your home), food spoilage due to a power outage, and water damage from backed-up drains or sewers are not covered under most standard homeowners policies. You may purchase additional coverage for some of these events.



If your car is damaged by the storm:

- Call your insurance agent or insurance company with your policy number and other information as soon as possible. Ask your agent what you'll need to file a claim.

- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable. Save any receipts and bills, including those from a car rental or towing, and storage of your damaged car.

- If your car was damaged and you have comprehensive coverage with car rental, call your insurance company right away. They can usually schedule a rental car for you quickly, while yours is being repaired.