

Before and After:

Insurance tips on coping with a natural disaster

No area is completely safe from the possibility of a natural disaster. You can get specific information about what to expect in your community and how to prepare by contacting your local American Red Cross. Or go online to [http://www.redcross.org/ \(Disaster Services\)](http://www.redcross.org/Disaster%20Services).



After you put together a family disaster plan to address personal safety issues, you will want to give some thought to protecting your investment in your home and property. Here are some tips from the Kentucky Department of Insurance.

BEFORE...

Review your insurance policies to see if you have adequate coverage.

- If you're not sure you have enough coverage, talk to your agent or call the Kentucky Department of Insurance (800-595-6053 or the TDD line for the deaf/hard-of-hearing: 800-648-6056). Insurance experts suggest you contact local contractors in your area to get an idea about rebuilding costs. Also, keep in mind you may have to bring your home up to current building codes rather than just restoring it "the way it was." Ask your agent if your policy will pay for the additional expense of bringing it up to code.
- Keep policies and other important papers together in a safe, easily accessible place.
- Inventory your personal property including model and serial numbers and purchase information. Do not overlook items you use seasonally or infrequently.
- Back up your inventory by videotaping and/or photographing each room in your house and storing this visual record outside your home.
- Make copies of insurance policies, your household inventory and other important papers and send them to a trusted friend or family member who lives outside your area.
- In your disaster supply kit, include cameras and extra videotape or film (or disposable cameras) and a notebook and pens for use in documenting your losses.
- Include the phone numbers of your insurance agent, your insurance company's local claims office and home office in your list of emergency numbers.

Write down important claims information for each policy:

Agent's name _____

Address _____

Phone number _____

Insurance company _____

Type of policy _____

Policy number _____

Renewal date _____

Location of the policy _____

Number to report claims _____

Agent's name _____

Address _____

Phone number _____

Insurance company _____

Type of policy _____

Policy number _____

Renewal date _____

Location of the policy _____

Number to report claims _____

AFTER...

First a word about safety – never try to reenter your home or attempt any repairs unless it is safe to do so.

- Contact your insurance company as soon as possible. When you call:

Have on hand your:

- Insurance agent's name and address.
- Insurance policy number and renewal date.

Be prepared to give:

- Complete directions to your home.
- Your temporary address and how to find you.
- A cell phone number if you have one.

Write down:

- The claims reference number.

- The name of the person you talked with.

- When you called and other pertinent information.

Ask about:

- Details on filing a claim including any deadlines.
- Arrangements for an adjuster to inspect the damage.
- Temporary housing and living expenses if you can't live in your home.
- Car rental if your vehicle can't be driven.

While waiting for the insurance claims adjuster:

- Take action to prevent further damage to your property — cover holes in the roof and windows and remove as much water as possible from the house. ***Don't make permanent repairs until the adjuster has inspected the property.***
- Make sure your address is visible from the street. One idea: paint your insurance company name, your policy number and your temporary address on a sheet of plywood.
- Move important papers and items not covered by insurance to a safer location.
- Take photographs of the damage. This is especially important if you must throw away items of value that are bacteria-laden or move items before the insurance adjuster has seen them.
- Keep all your receipts (for tarps and a wet/dry-vac, for example) and document the time you spend securing your property.
- Keep a record of all conversations with the insurance personnel including the person's name and the time and date. Get the adjuster's name, phone number and company since he or she may be from out-of-town.

Other things to consider:

- Don't agree to a final settlement until you are satisfied that it is fair. You are entitled to obtain independent estimates if you wish.
- Don't sign anything that limits the company's future obligation. For example, it might take months to discover earthquake damage to your foundation.
- Be aware that while insurance is your main source of funding, you may qualify for state and federal assistance after a disaster, regardless of your income.
- Avoid repair scams by dealing with local licensed contractors you know or can check out. *Do not* deal with "fly-by-night" remodelers who go door-to-door.
- Ask for identification and proof of workers' compensation and general liability insurance.
- Insist on a written contract.
- Pay by check, *not* cash.

A final word to the wise: Don't let a con artist talk you into filing a phony claim. Insurance fraud — lying to an insurance company to get money — is illegal. An attempt to rip off your insurance company is one way to turn a weather disaster into something even worse.



Kentucky Public Protection Cabinet Department of Insurance

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