

Before a Disaster

To Do List:

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 company. Contact local contractors in your area to get an idea about rebuilding costs.

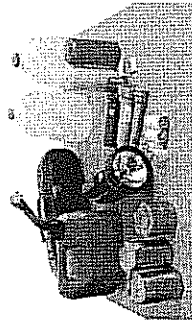
Also, keep in mind you may have to bring your home up to current building codes rather than just restoring it "the way it was." Ask your agent if your policy will pay for the additional expense of bringing it up to code.

Inventory your personal property including model numbers, serial numbers, and purchase information.

Back up your inventory by videotaping or photographing each room in your house and storing this visual record outside your home.

Keep insurance policies, your household inventory and other important papers together in a safe and secure place. Consider sending copies of these documents to a trusted friend or family member living outside your area.

In your disaster supply kit, include a disposable camera 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.

After a Disaster

To Do List:

BE SAFE! Never try to re-enter your home or attempt any repairs until it is safe to do so.

Contact your insurance company as soon as possible.

While you wait 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. **Do not 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 insurance adjuster has seen them.

Keep all of your receipts and document the time you spend securing your property.

Keep a record of all conversations with the insurance company including the place and time of the conversation and the names of the people involved.

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: _____

Disaster Guide



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 Massachusetts Division of Insurance.

Important Numbers and Websites:

www.mass.gov/doi

www.mass.gov/mema

www.fedcross.org

www.fema.gov

www.floodsmart.gov

**Massachusetts
Division of
Insurance**





Disaster Claims: Questions and Answers

Should I wait for the company's permission to begin clean-up?

You should make all necessary temporary repairs in order to protect your property from further damage as soon as possible. Most homeowner's policies cover the reasonable costs of emergency clean-up, and temporary repairs.

Repairs such as boarding up damaged windows and patching holes in walls or roofs are appropriate even if you have not yet seen the company representative. You should also safeguard your personal property by moving it to a protected area if necessary. Finally you should begin cleaning and drying items damaged by water in order to reduce the likelihood of mold.

You should not dispose of any items that you believe may be a complete loss until the company representative has examined them.

No matter what temporary repairs you make, take photographs to show the way the damages looked before you begin cleaning and repairing. Be sure to keep receipts for all of your clean-up expenses.

When you do speak to your company representative, be sure to explain what temporary repairs you have made.

Can I hire someone to make emergency repairs?

Most homeowner's policies cover materials and reasonable labor expenses for temporary and emergency repairs in addition to any final repairs made to your property. You should also ask your company representative whether the company will compensate you for work you do yourself. Be sure to keep all of the receipts for both the labor and materials of temporary repairs. The cost of hiring someone will be applied against the coverage limit.

What if my contractor says the repairs will cost a lot more than the company representative has allowed?

If there is a discrepancy over the cost of repairs or the contractor has found hidden damages, you should first contact the company claims representative and try to resolve the difference. The fastest way through that process is to have your contractor and the company adjuster meet at the home at the same time. If you are still unable to resolve your differences, you can file a complaint with the Consumer Services Section at the Massachusetts Division of Insurance.

What about my household contents, and other personal property?

Again, it depends on the type of policy you purchased. Most insurance policies pay the actual cash value of the items that were damaged or destroyed. Actual cash value is what the item is worth minus any depreciation.

For example, it might cost \$1000 to replace your sofa with a new one at today's prices. If your sofa was 10 years old on the day it was destroyed, the company will only pay you whatever a 10 year old sofa would be worth - \$1,000 minus 10 years of depreciation. You might only receive \$200 for your ten year old sofa.

Replacement cost coverage for your personal contents protects you from that depreciation, but it costs more. If you paid an extra premium for replacement cost coverage on your personal contents, the company will first pay you the actual cash value as described above. Once you have actually replaced the items, and submitted your receipts, the company will then pay you the difference.

Using the above example the company would initially pay you only \$200 for your damaged sofa. After you buy the new one for \$1000, the company would then reimburse you another \$800 - the difference between the actual cash value, and the replacement cost.

As you begin replacing damaged items, be sure to keep all receipts. You may wish to submit accumulated receipts to the company every two weeks or so, rather than sending them in one at a time. If you elect not to replace the damaged items, you can submit a claim for the actual cash value of those items. You then have six months from the date of this payment to make a replacement cost claim. The six month limit only applies when you choose to make an actual cash value claim. If the company chooses to make an actual cash value payment, there is no time limit for making a replacement cost claim.

The damages to my house will cost a lot more than the insurance policy covers. What can I do?

Check with the federal agencies at the local disaster center to see if you are eligible for a grant or low-interest loan.

