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With Tornado and Wind Damage Covered by Homeowners Insurance, Patrick-Murray Administration's Division of Insurance Offers Tips for Filing Claims

DOI prepared to handle homeowner questions, help ensure appropriate number of agents and adjusters are in affected areas as needed

BOSTON – Thursday, June 2, 2011 – With tornado damage covered by homeowners' insurance, the Patrick-Murray Administration's Division of Insurance is offering tips on the best way to file a claim with an insurance company to families who suffered damage in yesterday's tornadoes and storms.

Western and Central Massachusetts were hit with tornadoes and strong thunderstorms yesterday, creating significant damage to homes and property. Damage from a tornado is considered wind damage, and is covered by standard home insurance. The Division of Insurance has activated its consumer hotline number, (617) 521-7777 to handle any calls from homeowners seeking assistance.

The Division of Insurance advises consumers to do the following as they prepare to file a claim:

- Be safe. Do not try to re-enter your home or attempt repairs until it is safe to do so;
- Keep children and pets away from down or low-hanging power lines;
- Contact your insurance company as soon as possible;
- Do not make permanent repairs until the adjuster has inspected the property - but do take action to prevent further damage, like covering holes in the roof or removing water;
- Take pictures of the damage, particularly if you must throw away items of value that are bacteria-laden and no longer safe to preserve;
- Keep a record of all related receipts, documents outlining your time spent securing your property, and your conversations with the insurance company

"Filing a claim can be an unknown and confusing process for consumers. When in doubt, a homeowner with questions should call the Division of Insurance, their agent, or their insurance company," said Joseph G. Murphy, the Commissioner of Insurance. "The Division of Insurance is prepared to help in whatever way possible, and will work with carriers, agents and adjusters to ensure services are available."

For more information on disaster preparedness and planning visit the Office of Consumer Affairs and Business Regulation Website. The Division of Insurance is an agency within the Office of Consumer Affairs and Business Regulation. Follow the Office at www.mass.gov/consumer, its Consumer Connections Blog and at its Twitter feed, @Mass_Consumer.

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