



working with your insurance company after a hurricane or flood

human energy®



Keeping your fears in check

Widespread natural disasters place huge and often unexpected demands on property owners and insurance companies alike. They may face difficulties in reaching each other with roads blocked, gasoline supplies scarce, residents relocated, power out, and cell phone and email service interrupted. The standard way of handling insurance claims may be altered to meet the demands of the emergency. Temporary claims centers may be set up or local independent insurance assessors or adjusters may be hired. It may take longer for insurance adjusters to visit insured properties and begin taking claims information. The information in this article will help you work with your insurance company in these special circumstances.

If possible, have your policy number available when you first contact your insurer, and if you have an agent, have his or her name and phone number.

Contact your agent or insurer as soon as possible

You'll want to call your agent or insurance company as soon as possible. You may also want to contact FEMA (the Federal Emergency Management Agency) at 800-621-FEMA (800-621-3362) or by going online to www.fema.gov to start a claim or apply for assistance. In addition to providing low-cost loans for rebuilding, FEMA provides funds for temporary housing; legal counseling; and medical, dental, and transportation expenses for people who don't have insurance or who are underinsured. If you have flood insurance through the National Flood Insurance program, you'll find other helpful information at FloodSmart.gov, the website for the National Flood Insurance Program.

How to find your insurance company representative. If there has been damage to the insurance offices, insurers and local officials may have established safe claim-center sites. Check with your insurer by phone, website, or app to find emergency contact information. Check local newspapers and news stations for insurance companies' toll-free hotlines.

Information you'll need before and during your call. If possible, have your policy number available when you first contact your insurer, and if you have an agent, have his or her name and phone number. If you don't know your policy number, your insurance company can find it for you based on your identifying information, such as your name and Social Security number. Make a note of the claim reference number that's assigned to your claim and the name of the representative to whom you spoke. Keep a notebook or folder to record your interactions with your insurance company and any important questions or information and to store receipts, contractor estimates, and other papers. As a backup, you may want to upload copies of your lists and records to a password-protected document-storage "cloud" site, such as [Dropbox](https://www.dropbox.com) or [Mozy](https://www.mozy.com).

What to tell your insurance company representative. You may well have several types of claims to report relating to your car, home, business, health, workers' compensation, or life insurance to name just a few. Try to give your insurance person a

complete list of the types of claims you're going to make. Focus on the items you've lost or the damage you've observed and avoid characterizing or speculating about their cause, which may affect your ability to collect on a claim later. For example, if you say, "My living room is flooded" and your policy doesn't cover floods, you may have difficulty collecting on your claim even if something other than a flood actually caused your water damage. So you'd want to say something more generic, like, "There's water on my floor," and explain how you plan to remove it (or ask your agent for ideas on what to do).

What to ask. Don't hesitate to ask questions. You may want to ask the following:

- How do I obtain a copy of my policy? (If yours was lost in a flood or hurricane, you'll want to request a copy of your policy for reference.)
- What does my policy cover?
- When can I expect to see an adjuster?
- How large is my deductible? (Your deductible is the amount of loss you agree to pay out of your own pocket when you buy an insurance policy.)
- Should I arrange contractors on my own for repairs?
- Will I need to obtain estimates for repairs for structural damage?
- If I can't live in my home, does my policy cover the cost of temporary housing?
- What is the deadline for filing my claim?
- How long will it take to process my claim? What are my next steps?

Information and evidence you'll need to gather

The best thing you can do to get your claim settled quickly and accurately is to give your insurance company as much information as possible about your damaged or lost property.

Focus on the items you've lost or the damage you've observed without trying to identify the cause until an independent adjuster or other third party has verified it.

Your insurer may ask you to fill out and sign a formal document called a "proof of loss" form in which you provide details of your losses and the amount of money you're claiming. In times of disaster, many companies waive this requirement if you've met with an adjuster. But whether you're filling out a proof of loss form on your own, meeting with an adjuster to go over your losses, or revising your claim later on, it's a good idea to have the following items ready:

Take photos or video recordings of the damage and of your lost belongings if possible. If you have access to a camera and to your property, then photograph or record video of it as soon as you can. Record as much as you can, including close-ups of all

valuable items and any structural damage to your home. Consider uploading digital copies of your recordings to a password-protected file-storage "cloud" site. Between the time you visit your damaged home and the time the insurance representative arrives, more damage could be done and your property might even be lost; these photos and video recordings might turn out to be your only record of some items, and they may even help the insurer determine the cause of damage. Also, if valuable items are missing, try to gather any old photos that show those items before the disaster -- for instance, a photo of your family sitting on a couch that was lost due to the hurricane or its aftermath.

Prepare a list of the damaged and lost items. Put together a detailed list of all damaged or destroyed property. Take a room-by-room inventory and try to include each item's brand name, date of purchase or approximate age, how much you paid, and an estimated replacement cost. This list will also serve to remind you of everything you'd like to show the adjuster, so be sure to look for and write down any structural damage to your home and other buildings or structures on your property, such as a garage or swimming pool. Structural damage could include such things as cracks in the walls or collapsed walls, roof damage, fire damage to the structure, and cracks in the foundation. If you give this list to the adjuster, be sure to keep a copy for yourself.

The damaged items themselves. Don't throw out damaged furniture or other expensive items. The adjuster will want to see them.

Records of your insurance claim. Keep copies of all the lists, photos, and other documents you give to your insurance company or the adjuster. Also, keep copies of any paperwork your insurance company gives you, and record the names and phone numbers of every insurance company representative you speak with.

Working with the insurance adjuster

An insurance adjuster is someone who has been professionally trained to interview you and to assess the damage.

Adjusters sent by the insurance company may be company employees, or they may be independent local adjusters hired temporarily because they have better access to a region affected by a natural disaster.

Verify the adjuster's credentials. Regardless of which type of adjuster you talk to, make sure that the person is properly licensed. Ask to see his or her identification and ask for a contact number at the insurance company. Call the company to make sure the adjuster is an employee and that his or her title is accurate. If you're working with a public adjuster, you can also investigate an adjuster's credentials by contacting your state department of insurance, the National Association of

Independent Insurance Adjusters (www.naiia.com), and the Better Business Bureau (www.bbb.org).

Keep in touch. It's important that the adjuster is able to reach you. Let the adjuster know where and how you can be reached. If you change locations, try to contact your adjuster with the new information. If you have a relative or friend in a fixed location outside of the disaster area, perhaps even in another state, you might ask that person to take messages and receive mail on your behalf, then contact him or her on a regular basis to catch up on your messages. Let the adjuster know if you are reachable via text messages or social media as an alternate way to contact you if your phone or email is down.

Consider bringing in your own independent adjuster. If you're not satisfied with your insurance company's damage estimates, you may hire your own adjuster, called a *public adjuster*. For a percentage of your claim settlement (as much as 15 percent), a public adjuster can handle your claim and negotiate with the insurer on your behalf. Hiring a public adjuster may delay settlement, but it may also reduce the burdens you're dealing with after the disaster and may result in a higher settlement amount. If you decide to use a public adjuster, be sure to check references and qualifications by calling the Better Business Bureau and your state insurance department.

What's covered and what's not covered

The cause of property loss or damage affects whether insurance will cover it. Flood and wind damage are typical causes investigated after hurricanes. Most homeowner's insurance policies cover wind damage, such as when broken windows and lost roof tiles allow rainwater in. These policies usually don't cover flood damage. You need a separate flood insurance policy that's provided through the federal government's National Flood Insurance Program (www.floodsmart.gov). Insurance adjusters and engineers can usually determine whether the cause of damage was wind or flood.

The first claims to ask about: living expenses and repairs

In a disaster situation, such as a flood or other emergency, you and your insurer will probably share two immediate concerns: your living expenses if you're unable to remain in your home and the need to repair your property to avoid additional damage. If the cause of your loss (for instance, wind damage or looting) is covered by your insurance policy, you may receive payment for the following types of expenses:

Additional living expenses (ALE). If you've had to leave your home and are in a hotel or shelter or staying with friends or relatives, it's important that you report this to your insurer as soon as possible and ask if you have coverage for additional living expenses (ALE), often under the heading "loss of use." If you do have ALE coverage, your policy will specify the maximum

amount that the insurer will provide. ALE usually pays for the difference between your housing and food costs before your loss and your housing and food costs after your loss.

Some insurers will provide ALE funds immediately upon being notified of a loss; others may pay your covered expenses at a later date, based on receipts you provide them. Be sure to keep all receipts for housing and meals so that you can back up your ALE claim. Consider scanning and saving your receipts on a computer so that you'll have a copy if you lose one that's vital.

Repairs. Avoid beginning any permanent repairs to your property until it's been assessed by your insurance company or a federal aid agency. But do take reasonable steps to protect your property from further damage. It's in everyone's interest -- yours and your insurer's -- if you can minimize the damage to your property. This often means making temporary repairs to windows, doors, the roof, and walls to prevent further damage from wind and water and to secure the property against break-ins. If possible, you might consider taking steps to dry out your property to reduce the chance of mold setting in.

Ask your insurance representative if your policy covers the cost of repairs, and keep receipts that you can copy and give to the insurance adjuster. But bear in mind that payments for temporary repairs are part of the total settlement, and if you spend large sums on temporary repairs, you may not have enough money for permanent repairs.

Settling your claim

It may take months or even longer before your claim is settled. Don't rush into any settlement.

You may need to file additional claims later, for example, if your house is looted. Talk to your insurance company representative about your ability to "reopen" the claim if additional damage is discovered later on. Most policies require claims to be filed within one year from the date of the disaster, so ask about your deadline.

If you and the adjuster don't agree on the settlement amount, provide your insurance agent or claims department with the figures and documents that back up your own account of your loss. If you and the insurer still disagree, you'll have further options, such as mediation or arbitration, to help resolve your claim. You may also want to talk with an attorney who has experience with handling insurance claims. In the end, you want a fair and accurate settlement.

Employee Assistance and WorkLife Services

As a reminder, if you or someone you love is struggling with stress, worry or anxiety related to this natural disaster, advisors with Chevron's Employee Assistance and WorkLife Services

program can help. Our licensed, professional mental health consultants can provide guidance, resources, and support. The service is confidential and is provided at no cost to you and your covered dependents. CTN 842-3333 or 925-842-3333.