



**NC** DEPARTMENT  
*of* INSURANCE  
**MIKE CAUSEY, COMMISSIONER**

# AFTER A **DISASTER**

IMPORTANT INFORMATION FOR  
INSURANCE CONSUMERS



**CONSUMER SERVICES DIVISION**

1-855-408-1212 • [www.ncdoi.gov](http://www.ncdoi.gov)

## **IF I HAVE STORM DAMAGE, WHAT SHOULD I DO?**

Check for safety concerns before assessing the damage.

- If your home is exposed to the elements, protect it from further damage by making temporary repairs only. Save any receipts for materials purchased for temporary repairs.
- Before doing any temporary repairs, photograph and make a list of the damage.
- Contact your insurance agent/company as soon as possible to arrange a visit from an adjuster. Be patient; insurance companies will likely be handling a very large volume of requests. If you don't know how to reach your insurance company, contact the NC Department of Insurance at (855) 408-1212 for assistance locating the phone number.
- Some companies allow claims to be submitted through a mobile app.
- Do not have permanent repairs made until your insurance company has inspected your property, and you have reached an agreement on the cost of repairs.

## **WHAT SHOULD I DO IF MY HOME IS UNINHABITABLE?**

- Most homeowners policies pay additional living expenses while your property is being repaired. If necessary, rent temporary shelter.
- Talk with your agent or insurance company about limits for Additional Living Expenses so you know if there is a dollar or time limit in the policy.
- Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed. Additional Living Expenses coverage may cover hotels, reasonable restaurant meals and other expenses. Save all your receipts to submit to the insurance company.

## **WILL MY INSURANCE PAY FOR DAMAGE CAUSED BY FLOODING?**

- Homeowners insurance policies do NOT cover flood or rising water damage. Flood insurance can be purchased through the National Flood Insurance Program.
- Some mobile home policies do provide flood coverage; check with your agent or company to see if you're covered.

## **WHAT INFORMATION DO I NEED TO FILE A CLAIM?**

- It will help to have your policy number, but if you don't have it your company or agent can find it with your name, address and phone number.
- Provide a summary of what happened and the extent of the damage that you are claiming.
- Give your insurance company contact information for where you are staying.
- Let the insurance company know if you have taken photos or videos. Have a home inventory and the cost estimates of the damages.

## **WHAT IF I DON'T HAVE A COMPLETE HOME INVENTORY?**

- Don't worry! The adjuster will allow you some time to make a list of the items damaged and the cost to replace those items.
- If you don't have a complete home inventory, work from memory. Think about all the items that were in each room and write them down. Look at pictures of your home to remind you.

## **WHAT DO I NEED TO ASK ABOUT WHEN I FILE A CLAIM?**

- The name and phone number for every person you speak to;
- If you need to obtain estimates for the repairs;
- For a general idea of what the policy will cover, including Additional Living expenses;
- For information about your deductible. Some policies have a deductible that applies during a “Named Storm.”
- When you can expect to meet with an adjuster to review the damage;

## **WHAT HAPPENS DURING THE MEETING WITH AN ADJUSTER?**

- You should be there when an adjuster comes to your home. Show the adjuster where the damage is.
- The adjuster will inspect your home and take pictures and measurements.
- Share a copy of your home inventory or inventory of damages with the adjuster.
- If you have obtained written bids for repairs from a contractor, share that but you are not required to have bids.
- Take notes during the meeting and be sure to get their contact information.
- Ask the adjuster if there is any other information that you should supply.

## **WHAT IS AN ADJUSTER AND WHAT DO THEY DO?**

An adjuster is a person who will determine the amount of damage to your home or property, what can be repaired or replaced, and at what cost. There are different types of adjusters.

**Company Adjuster:** works only for the insurance company. They settle claims based on the insurance coverage you have and the amount of damage. You do NOT pay a company adjuster.

**Independent Adjuster:** works for several insurance companies. When a company needs more adjusters than it has available, it will hire independent adjusters. This is common during a large disaster. They do the same type of work as a company adjuster. You do NOT pay an independent adjuster.

**Public Adjuster:** works for consumers and have no ties to an insurance company. They appraise the damage, review your insurance coverage and negotiate a settlement on the claim for you. The insurance company does not have to accept the estimate from a public adjuster. Once you contract with a public adjuster, the insurance company will only communicate with them. Review the contract carefully and do not sign if you feel pressured. Do not sign anything “as proof” that you spoke with the adjuster or that he/she visited you. You can contact the Department of Insurance to learn if the public adjuster is licensed. You have to pay a public adjuster. There may be a limit they can charge during a disaster. (See A Consumer’s Guide to Public Adjusters)

## **MY SETTLEMENT CHECK SAYS “FINAL PAYMENT” BUT THERE IS MORE DAMAGE THAT NEEDS TO BE FIXED. WHAT DO I DO?**

The settlement process is not a single transaction. You may receive different checks for the different parts of your claim. You may receive partial payments for repairs or replacement of your home as the repairs are made. If you believe there is additional damage that has not been addressed, contact the adjuster and ask for a re-inspection.

## **WHY DOES THE INSURANCE CHECK HAVE MY MORTGAGE LENDER'S NAME ON IT?**

Your lender has an interest in making sure your home is repaired or rebuilt. Your policy names them as an additional insured. You will have to work with them to get the claim money released for the repairs.

## **HOW LONG WILL IT TAKE TO SETTLE MY CLAIM?**

Everyone wants the process to be done as quickly as possible. If there is a significant damage to your home, an insurance claim is not going to be closed with a single check. There will be claims payments for various parts of the rebuilding/repair process and replacing your belongings.

Many people find that it can take months to close a claim after a major disaster.

## **WHAT IF I'M NOT SATISFIED WITH THE SETTLEMENT AMOUNT?**

It's important to know that your settlement is based on your policy. If your insurance company offers a settlement amount that you don't agree with or denies a claim, you have options available to you.

**Appraisal Provision:** If you or your insurance company disagree on the value of an estimate, your policy contains a provision that allows you or the company to demand an appraisal where you and the company each select an appraiser. If they are unable to reach an agreement, an impartial third appraiser, called an umpire, may need to be involved.

**Disaster Mediation:** North Carolina law may allow for a mediation process for disaster related storm claims.

## **WILL MY INSURANCE PAY FOR TREE REMOVAL?**

Most companies will pay, up to a limit, for a tree to be removed from a damaged structure, such as a home, garage or fence, but will not pay to remove a tree from your yard. Check with your agent/company to find out the amount they will pay.

## **IF MY VEHICLE IS DAMAGED BY FALLING TREES OR DEBRIS, WILL MY INSURANCE COVER IT?**

Your auto insurance company may cover this kind of damage if you have Other than Collision (comprehensive coverage) on your auto policy. Check with your agent to determine whether your vehicle is covered.

## **HOW CAN I AVOID BEING A VICTIM OF A SCAM?**

Always deal with licensed insurance companies, agents and adjusters. Ask to see identification or call the Department of Insurance to check the status of a license. Do not sign any blank application or claims forms. Do not pay in cash for repairs; keep all your records and proof of payments.