

# Insurance Information

## Tips to Assist You After a Disaster



Consumers 1-800-686-1526 • Medicare 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

In times of crisis or following a major disaster, many consumers may be overwhelmed and confused by the insurance claims/filing process. However, it is critical that claims be filed correctly to ensure that you receive all the payments due to you. Here are some tips from the Ohio Department of Insurance - one of the largest consumer protection agencies in Ohio - to help you avoid problems in getting your claims paid.

### ***Know Your Policy***

Understand what your policy says. The policy is a contract between you and your insurance company. Know what's covered, what's excluded and what the deductibles are.

### ***File Claims as Soon as Possible***

Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy may require that you make the notification within a certain time frame.

### ***Provide Complete, Correct Information***

Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

### ***Keep Copies of All Correspondence***

Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. Also keep a record of your time and expenses.

### ***Ask Questions***

Ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurance company interpret your policy differently.

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## **Auto and Homeowner Claims**

Auto and homeowners policies may require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these repairs, so keep all receipts. Also, maintain any damaged personal property for the adjuster to inspect. If possible, take photos or videos of the damage before making repairs.

- Don't make permanent repairs. An insurance company may deny a claim if you make permanent repairs before the damage is inspected.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.
- Provide the claims adjuster with records of any improvements you made to your property.
- Ask the claims adjuster for an itemized explanation of the claim settlement offer.

## **How to Avoid Contractor Fraud**

- Obtain a list of reputable contractors from your insurance company, the Better Business Bureau or a specialized consumer organization.
- Contact multiple contractors and obtain more than one estimate.
- Do not allow a contractor to inspect your property when you are not home.
- If you give a contractor permission to inspect your property, personally watch them conduct the inspection.
- Obtain the terms and conditions of the project in writing.
- Avoid signing a contract until the document is reviewed fully and/or discuss the terms of the contract with a legal representative or a trusted adviser.
- Pay the contractor by check or credit card, rather than in cash, so you have a record of all payments issued
- Do not pay a contractor in full, or sign a completion certificate, until all work has been finished.

## **More Information**

Ohioans with any insurance-related questions can call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 or visit [www.insurance.ohio.gov](http://www.insurance.ohio.gov). You can follow the Department on twitter [@OHInsurance](https://twitter.com/OHInsurance) and on Facebook at [www.facebook.com/Ohio Department of Insurance](https://www.facebook.com/OhioDepartmentofInsurance).