

# FILING PROPERTY INSURANCE CLAIMS AFTER STORM DAMAGE



## Did your home, auto or commercial building suffer damage during the storm?

If you plan to submit an insurance claim, DISB has contact information for property insurance companies at [disb.dc.gov](https://disb.dc.gov).

### Tips for submitting insurance claims.

- Before calling your insurance company:
  - Have your policy number and a copy of your policy ready.
  - Document the damage—take photographs or video of the damage before clean-up and repairs.
  - Take steps to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls).
  - Do not have permanent repairs made until your insurance company has inspected the property and agreed to repair costs.
  - Save all related receipts, including those from temporary repairs.
- During calls with your insurance company:
  - Ask what documents, forms and data you need to file the claim.
  - Keep a diary of conversations with the insurance company and your agent.
  - Give the company all the information it needs to reduce delays in processing your claim.
  - If there is a disagreement about the claim, ask the company for the specific language in the policy to determine why you and the company interpret your policy differently.

## Is there recourse if I don't agree with the insurer?

If you believe you are being treated unfairly, contact DISB at [disbcomplaints@dc.gov](mailto:disbcomplaints@dc.gov), 202.442.7849 Monday through Friday, or complete our online complaint form: [disb.dc.gov/stormcomplaint](https://disb.dc.gov/stormcomplaint).

## Beware that home repair fraud increases after a major storm.

- Protect your investment by getting more than one bid from contractors and requesting three references.
- Ask for proof of licenses, building permits, insurance and bonding.
- Record the contractor's license plate number and driver's license number, and check for any complaints with the [Better Business Bureau](#).
- Be wary of contractors who demand up-front payment for repairs.
- If the contractor needs money to buy supplies, go with the contractor and pay the supplier directly.

If you have questions about filing an insurance claim, contact DISB at 202.727.8000, [disb@dc.gov](mailto:disb@dc.gov) or [disb.dc.gov](https://disb.dc.gov).