

Five Reminders About Your Insurance Coverage

In the wake of a storm or natural disaster, here are five important reminders about your insurance policies from the District of Columbia Department of Insurance, Securities and Banking, also known as DISB, that will help you navigate the immediate situation.

1. Key Coverages to Know

Flood Insurance: Flooding is not covered by a typical homeowners or renter's insurance policy. If you purchased a flood policy from the National Flood Insurance Program, contact the insurance agent that wrote your policy for claims.

Sewer Backup Coverage: If sewer backup coverage is added to your homeowner's policy, your losses may be covered if the water damage was caused by sewer lines backing up through your home's drain pipes.

Loss of Use Coverage: If your loss was caused by a covered peril and the home is not fit to live in, you may be entitled to additional living expenses to maintain your normal standard of living.

Debris Removal: Most policies do not cover damage to trees or landscaping, but many policies have debris clean-up allowances. Check your policy.

Coverage for Other Structures: Damage to structures other than your house may be covered if connected to your house by a fence or utility line and the loss was caused by a covered peril, such as wind.

Deductible: Your deductible is the amount of the damage that you are responsible to pay. This amount could be different following a hurricane than it would be following another covered loss. If the cause of the loss is a named storm, it is likely you will be responsible for a percentage of the loss, based on the replacement cost. This percentage should be stated on your homeowners or renter's declarations page. If you question the deductible amount your insurance company expects you to pay, contact DISB at (202) 727-8000.

Business Interruption Coverage: This covers lost earnings due to circumstances stated in your policy that shut down your business for an extended period.

2. Protecting Your Damaged Property

If your home has damage, once it is safe, it is your responsibility to make sure that the damage is not made worse because you did not take action. As part of your claim, your insurance company will typically reimburse the expense of these temporary repairs—assuming the loss was caused by a covered peril—so keep all of your receipts. Before making any repairs, take photos of the damage. If you remove personal property from the home, do not dispose of it until an adjuster from your insurance company has reviewed it for your claim. Many policies include reimbursement for storage costs.

3. Contacting Your Insurance Company or Agent

You should have a copy of your policy or insurance card with your disaster preparation materials, but if you do not, an insurance company representative should be able to help you find this information.

4. Power Outage

There are a couple things to know if you lose power. First, if a fallen tree is to blame for the power outage, it is possible that the cost to clean up the tree may be covered by your homeowners insurance. Also, some homeowners or renter's policies do often allow for compensation for food losses up to a certain amount.

5. Home Inventory

When you file a claim you will be asked to make a list of everything damaged or destroyed. This process can be easier with a good home inventory. You can download the free National Association of Insurance Commissioners home inventory app for iPhone® or Android smart phones to get you started. Or create a home inventory spreadsheet or list and keep it in a safe place.

For More Information

If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, contact DISB at (202) 727-8000 or online at disb.dc.gov.

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