

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.

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, 202.442.7849 Monday through Friday, or complete our online complaint form: 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 or disb.dc.gov.