

Storm Sandy - Information About Filing Insurance Claims and Insurance Company Information

The days during and after a natural disaster can be confusing and stressful, especially for those who have suffered damages. To assist with the claims process, the DC Department of Insurance, Securities and Banking (DISB) listed below the contact information for the insurance companies that underwrite most of the homeowners and private passenger auto insurance business in the District of Columbia. If you do not see your company listed, and you do not have contact information for your insurer, call DISB at (202) 727-8000.

Before calling your insurance company, please have available your policy number and other relevant information to expedite processing your claim. If you can, take photographs or video of the damage before clean-up or repairs. After you've documented the damage, 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 you have reached an agreement on the cost of repairs. Save all related receipts, including those from temporary repairs. Ask what documents, forms and data you need to file the claim. Keep a diary of conversations with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details. Cooperate fully with the insurance company. Be certain to give the company all the information it needs. Incorrect or incomplete information may cause a delay in processing your claim.

Feel free to call these numbers to report your claims:

Homeowners Insurance

Company Name	Customer Service Phone
ALLIANZ INSURANCE	(800) 475-4477 ext. 293
ALLSTATE INSURANCE	(800) 54-STORM or file online at www.allstate.com .
AMICA INSURANCE	(800) 24-AMICA
CHUBB & SON INC	(800) 252-4670 for claims only; (908) 903-3831 for complaints only
ERIE INSURANCE	(800) 493-2709 wkday; (800) 367-3743 wkend, eve.
HARTFORD FIRE & CASUALTY INSURANCE	(800) 243-5860 - open 24 hours
LIBERTY MUTUAL	(800) 225-2467 for personal claims
NATIONWIDE INSURANCE	(800) 421-3535

OMNI INDEMNITY	(800) 727-6664 for claims
STATE FARM INSURANCE	(800) SF-CLAIM or (800) 732-5246
TRAVELERS INSURANCE	(800) 252-4633 for home; (800) 238-6225 for business claims
UNITED SERVICE AUTOMOBILE ASSOCIATION	(800) 531-USAA (8722)
Private Passenger Auto	
Company Name	Phone
ALLSTATE INSURANCE	(800) 54 STORM or online at www.allstate.com .
AMERICAN INDEPENDENT INSURANCE	(800) 954-2442
BERKSHIRE HATHAWAY (GEICO)	(800) 841-3000 - open 24 hours
CHUBB & SON INC	(800) 252-4670 for claims only; (908) 903.3831 for complaints only
ERIE INSURANCE	(800) 493-2709 wkday; (800) 367-3743 wkend, eve.
HARTFORD FIRE & CASUALTY INSURANCE	(800) 243-5860
LIBERTY MUTUAL	(800) 225-2467 for personal claims
NATIONWIDE INSURANCE	(800) 421-3535
PROGRESSIVE INSURANCE	(800) 776-4737
STATE FARM INSURANCE	(800) SF-CLAIM or (800) 732-5246
TRAVELERS INSURANCE	(800) 252-4633; (800) 238-6225 for Business Claims
UNITED SERVICE AUTOMOBILE ASSOCIATION	(800) 531-USAA (8722)

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, the District of Columbia's state insurance department, at (202) 727-8000.

Be advised that home repair fraud increases following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least 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 then 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.