



**COVID-19 FAQs**  
**Property & Casualty Insurance**

As of April 13, 2020

**Q. I have suffered a homeowners claim and the insurance company wants to send out an adjuster to inspect my home. With the current COVID-19 situation, I am not comfortable allowing someone in my home as I am over 60 and have underlying health issues. Can they require this before paying my claim?**

A. The Maryland Insurance Administration has encouraged all insurers doing business in the state to utilize remote claim adjusting methods and technologies to the greatest extent possible during the COVID-19 crisis (See our Bulletin 20-11). In those instances where on-site claim adjusting activities are required by the insurer, all parties must follow the social distancing safety protocols established by the CDC and the Maryland Department of Health. Remember, you must take all reasonable and necessary steps to mitigate damage following a loss. Take photos or video of your damages and keep track of all your expenses in this regard for possible reimbursement by your insurer.

**Q. My vehicle was damaged in an auto accident and is not drivable. The insurance company has offered to provide me with a rental vehicle. The shop I would prefer to use is closed because of the corona virus epidemic. The adjuster is telling me they will not pay for the rental car until my preferred shop reopens. Is this allowed?**

A. Consult with your agent or adjuster to learn the time and dollar limits available to you for a rental vehicle. You have the absolute right to select the repair shop; however, your reimbursement for temporary transportation is limited to the reasonable length of time required to complete repairs. The Maryland Insurance Administration is encouraging insurers to be lenient with the imposition of contractual time limitations. If your insurer is cutting off your rental reimbursement benefits before exhausting your policy's limits contact the Maryland Insurance Administration to see if we can help.