



Maryland

INSURANCE ADMINISTRATION

VIRTUAL DISASTER CENTER


insurance.maryland.gov 

Tips if you have damage:

- Call your insurance producer (agent or broker) or insurer as soon as possible to report property damage. <https://insurance.maryland.gov/Consumer/Documents/publicnew/REPORTING-AN-INSURANCE-CLAIM.pdf>
- Keep a record of everyone you talk with about the damage, including your insurer, insurance adjuster and contractors. <https://insurance.maryland.gov/Consumer/Documents/publicnew/CLAIM-LOG.pdf>
- Be ready to answer questions about the damage. <https://insurance.maryland.gov/Consumer/Documents/publicnew/ESTIMATING-THE-DAMAGE.pdf>



Tips if you have damage:

- Make sure your adjuster and insurer have your current phone number.
- Make sure your address is visible from the street. You may need to post a sign with your address in the yard.
- Try to be there when the adjuster visits and point out all damage.



Tips if you have damage:

- Get multiple bids from contractors and compare them with the adjuster's report before settling the claim.
- Save proof that you paid the deductible on the claim. State law makes it illegal for contractors or roofers to offer to waive a deductible or to promise a rebate for your deductible. It also allows your insurer to request proof, such a receipt or canceled check, that you paid the deductible.
- Ask your insurer about an advance payment if you need help quickly.



Tips if you have damage:

- Ask about living expenses. Most policies will cover some of the costs you have if you are unable to live in your home because of damage that is covered by your insurance policy. It is a good idea to keep your receipts for these costs since your insurer may ask for proof.

<https://insurance.maryland.gov/Consumer/Documents/publicnew/ADDITIONAL-LIVING-EXPENSE.pdf>

- Report price gouging. It's illegal to charge excessive prices for building materials and necessities to take advantage of a disaster. You can report suspected price gouging to the Office of the Attorney General or the Maryland Department of Labor.



WATER DAMAGE

The terms of your policy will determine what types of water damage are covered and the amount of coverage available, generally homeowners policies do not cover flooding.

The Standard Flood Insurance Policy, available for purchase from the National Flood Insurance Program (“NFIP”), defines “**flood**” as:

- a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:
 - overflow of inland or tidal waters;
 - unusual and rapid accumulation or runoff of surface waters from any source;
 - mudflow* ; or
 - collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

WATER DAMAGE

If water enters your home in one of these ways and causes damage, this would be considered a flood and your homeowners policy would **NOT** pay for that damage; instead, you would need to have a flood insurance policy.



WATER DAMAGE

If the water seepage is not the result of a flood, you will not have coverage under your flood policy. For example, if surface water or sub-surface water seeps into your basement through a foundation wall or floor, a flood policy will not cover the damages. Generally, you will NOT be covered for the resulting damages under your homeowners policy either. Problems from seepage are considered maintenance issues and are generally not covered by insurance.



WATER DAMAGE

If water overflows a sump pump or sewage enters your home through pipes or drains designed to carry it away, your homeowners insurance may provide coverage if you have purchased a water/sewer back-up endorsement from your insurance company. If you have this coverage, most policies will pay for the damage done by the water or sewage that backs up into your home; however, most policies will not cover the cost to repair or replace the pipe or drain. While the scope and amount of coverage will be established by your homeowners policy, Maryland law requires that your insurance company offer you this type of coverage and most companies offer several different coverage limit options.

Additional Tips:

- Consumer Advisory: After the Storm
<https://insurance.maryland.gov/Consumer/Documents/publicnew/After-the-Storm-Advisory.pdf>
- If your personal property is damaged.
<https://insurance.maryland.gov/Consumer/Documents/publications/afteraloss.pdf>
- If you believe your insurer didn't pay enough to cover your damages or unfairly denied your claim, you have options.
<https://insurance.maryland.gov/Consumer/Documents/publicnew/DETERMINING-COVERAGE.pdf>
- Tips for repairing your home. <https://www.labor.maryland.gov/license/mhic/mhicconadvice.shtml>

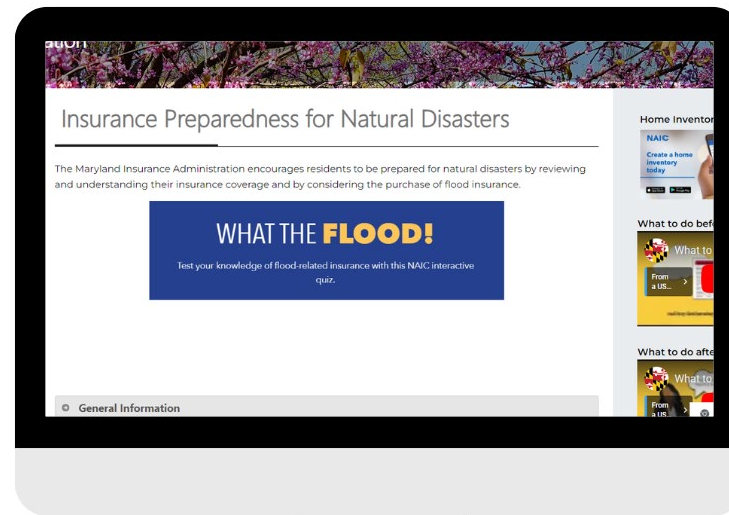


Additional Contacts:

- Resources and key contacts:

<https://insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx>

- Questions? Call the MIA at 800-492-6116.




Additional Resources

- [Insurance Preparedness Guide for Post-Disaster Claims](#)
Spanish: [Guía De Preparación De Seguros Para Reclamaciones Posteriores A Desastres](#)
- Consumer Advisory: [Contractors or Individuals that Offer to Help You with your Insurance Claim](#)
Aviso al consumidor: [contratistas o personas que se ofrecen a ayudarlo con su reclamo de seguro](#)
- [Property Damage - What to Do After A Loss](#)
[Daño A La Propiedad Qué Hacer Después De Una Pérdida](#)
- [Automobile and Homeowners Post Disaster Claim FAQs](#)



Contact Information

Maryland Insurance Administration

 800-492-6116 or 410-468-2000

 [insurance.maryland.gov](https://www.insurance.maryland.gov)



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Maryland Insurance Administration



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