



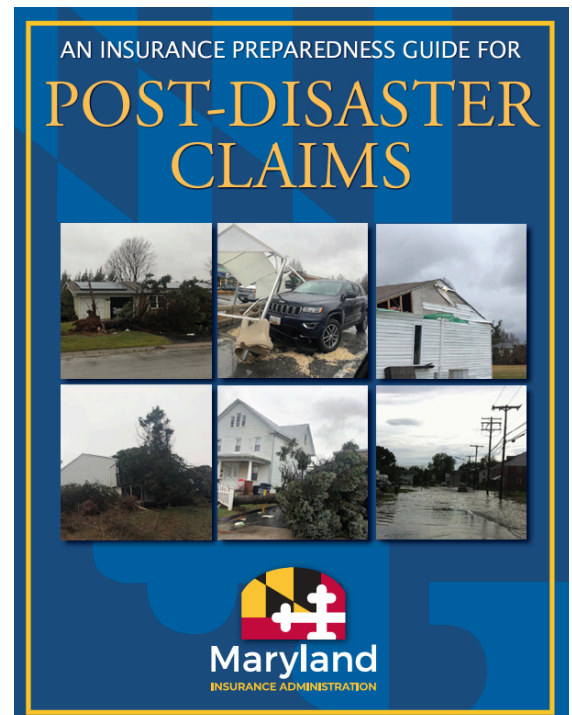
Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

PROPERTY DAMAGED IN A WINTER STORM? HERE ARE SOME HELPFUL TIPS

If your property was impacted by a recent snow or ice event, the Maryland Insurance Administration recommends the following steps:

- Contact your insurance company or agent immediately.
- Take photographs or video footage of any damage.
- If you have to relocate, even temporarily, make sure your insurance company or agent knows how to reach you.
- Before you remove any damaged property from the premises, be sure your insurance company's adjuster or your agent has seen it first.
- Keep all receipts for emergency repairs and for temporary living expenses.
- Make only those repairs necessary to prevent further damage to your home or business. Do not make permanent repairs without consulting your agent or insurance company, as unauthorized repairs may not be reimbursed.



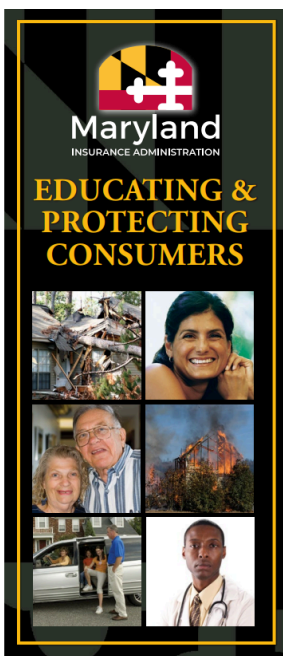
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- Keep receipts of all personal property you replace.
- Obtain estimates of the damage to the property from at least two contractors.
- Make a detailed list of all damaged property.
- If your insurance company denies any part of your claim, keep all of the paperwork they send you.
- If you hire a public adjuster, understand that your insurance company is not obligated to follow what a public adjuster determines to be your loss. Also, keep in mind that you have to pay a public adjuster for their services.
- You should check your insurance policy language and ask your insurance company to determine what your policy will cover and what deductible will apply.
- If you are not satisfied with the offer from your insurance company, you do not have to accept it. Contact the company and explain why you think it is not sufficient.

If you are still not satisfied, you may contact the Insurance Administration at 1-800-492-6116 or file a complaint online at <https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>.

For more information about winter storms, visit our Winter Preparedness resources at <https://insurance.maryland.gov/Consumer/Pages/winterpreparedness.aspx>.

ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

Contact the Maryland Insurance Administration at:

200 St. Paul Place, Suite 2700

Baltimore, Maryland 21202

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



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



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