The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in the State of Maryland. If you have a question about insurance or experience a problem, please do not hesitate to contact the MIA at 800-492-6116 or visit our website at www.insurance.maryland.gov.

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.

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Persons with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Communications at the address listed below:

200 St. Paul Place, Suite 2700
Baltimore, MD 21202
410-468-2000 • 800-492-6116
800-735-2258 TTY
www.insurance.maryland.gov

www.facebook.com/MdInsuranceAdmin
www.twitter.com/MD_Insurance
www.instagram.com/marylandinsuranceadmin
Natural disasters happen any time and any place; Maryland is not immune. In the last few years, Marylanders have experienced significant damage to their homes and personal property…the result of tornadoes, floods and hurricanes.

While natural disasters are out of our control, adequate preparation is in our control. It is also the best first step toward a quicker recovery.

The Maryland Insurance Administration wants you to have important contact information in the event you and your family experience a natural disaster.

**BEFORE THE WEATHER HITS**

Check your Homeowners Policy to determine what is and is not covered.

To learn more about your insurance coverage, download a copy of the Maryland Insurance Administration’s publication An Insurance Preparedness Guide for Natural Disasters at www.insurance.maryland.gov. Or you may call us at 800-492-6116 or 410-468-2000.

**AFTER A LOSS**

If you have insurance, it is important to call your agent or insurance company as soon as possible to begin the claims process. If you are not satisfied with the settlement offer, contact the Maryland Insurance Administration’s Property and Casualty Complaints section at 410-468-2340.

**Registering for Housing and Other Aid**

Register with the Federal Emergency Management Agency (FEMA) for important resources and information. FEMA provides one-time emergency cash assistance for losses not covered by insurance coverage, including temporary housing and repair assistance. Call 800-621-FEMA or 800-462-7585 (TTY). You may also visit www.disasterassistance.gov.

**Small Business Administration Loans**

The SBA is the primary source of Federal funds for long-term recovery assistance. An SBA loan can be used to repair a home, replace personal property or re-build a business or other institution. To apply, call 800-659-2955 or visit www.sba.gov.

**American Red Cross**

Contact the American Red Cross at 410-624-2000 or 800-733-2767 if you have immediate emergency needs for food, clothing, shelter or medical care. Financial assistance may be provided.

**Food Stamp Assistance**

You may be eligible for disaster food stamp assistance. Call 800-332-6347 for food stamp information.

**Replacement of State-Issued ID**

The Maryland Motor Vehicle Administration at 800-950-1MVA.

**Jobs**

Visit the Maryland Department of Labor at www.dllr.state.md.us.

**Unemployment Insurance**

Call 800-827-4839 or 410-949-0022 for unemployment insurance or visit www.dllr.state.md.us/employment.

**Social Security**

Call 800-772-1213 for location information.

**Veterans Benefits**

Call the Maryland Department of Veterans Affairs at 410-260-3838, or visit www.veterans.maryland.gov.

**Taxes**

For assistance with Federal income tax, call the Internal Revenue Service at 800-829-1040. For assistance with State taxes, contact the Maryland Comptroller’s office at 800-MD TAXES or 410-260-7980.

**Debt**

Call your creditors. Many will defer your loan payments, waive late fees or raise your credit limit temporarily. If you need help identifying your creditors, get a free credit report by calling 877-322-8228 or visit www.annualcreditreport.com.

**Credit Report Errors**

For questions or to make corrections to your credit report, contact the Federal Trade Commission at www.ftc.gov or any of the credit reporting agencies: Trans Union at 800-916-8800 or www.transunion.com, Equifax at 866-349-5191 or www.equifax.com, or Experian at 888-397-3742 or www.experian.com.

**Bank Accounts**

For information about accessing bank accounts, lost records, ATM cards, direct deposits or how to read your bank statement, call the FDIC at 877-275-3342 or visit www.fdic.gov.

**HEALTH CARE CONTACTS**

**Maryland Department of Aging (MDoA)**

800-243-3425 or 410-767-1100
www.aging.maryland.gov

**Maryland Department of Disabilities (MDOD)**

800-637-4113 or 410-767-3660
www.mdod.maryland.gov

**Maryland Department of Human Resources (DHR)**

800-332-6347
www.dhr.maryland.gov

**Maryland Medicaid**

410-767-5800
http://mmcp.health.maryland.gov

**Maryland Workers’ Compensation Commission**

800-492-0479 or 410-864-5100
www.wcc.state.md.us

**Maryland Department of Health (MDH)**

877-463-3464 or 410-767-6500
www.health.maryland.gov

**GOVERNMENT AGENCIES**

**Governor’s Office of Community Initiatives (GOCI)**

410-697-9260
www.goci.maryland.gov

**Governor’s Office of Service and Volunteerism (GOSV)**

www.gosv.maryland.gov

**Maryland Department of Commerce**

410-767-6300/1-888-CHOOSEMD
www.commerce.maryland.gov

**Maryland Department of Housing and Community Development (DHCD)**

800-756-0119
www.dhcd.maryland.gov

**Maryland Emergency Management Agency (MEMA)**

800-756-0119
www.mema.maryland.gov