

MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor



THERESE M. GOLDSMITH
Commissioner

BETH SAMMIS
KAREN STAKEM HORNIG
Deputy Commissioners

200 St. Paul Place, Baltimore, Maryland 21202-2272
Direct Dial: 410-468-2202 Fax: 410-468-2020
Email: tquigley@mdinsurance.state.md.us
1-800-492-6116 TTY: 1-800-735-2258
www.mdinsurance.state.md.us

FOR IMMEDIATE RELEASE

INSURANCE COMMISSIONER PROVIDES KEYS TO INSURANCE RECOVERY FROM STORM DAMAGE

Baltimore, MD (August 25, 2011)... Maryland Insurance Commissioner Therese M. Goldsmith has the following tips for residents and commercial businesses that sustain damage as a result of Hurricane Irene.

- Contact your insurance company or agent immediately to report your damage.
- As soon as it is safe, prepare a detailed inventory of all damaged or destroyed property for the insurance adjuster and for you. Include a description of the item and quantity, if more than one, date of purchase or approximate age, cost at the time of purchase, and estimated replacement cost today to the extent possible.
- Take photographs or video of the damaged areas to help document your claim and assist in the insurance company's investigation.
- Keep all receipts for emergency repairs and for temporary living expenses if needed.
- Before removing any damaged property from the premises, be sure an insurance adjuster or your agent has evaluated the damage for their assessment. This is especially important if state or local officials begin debris removal operations on your property.

Some other important reminders when recovering from storm damage include:

- Read your policy carefully so you understand what is covered and what is not.
- If you have to relocate temporarily, make sure the insurance company or agent knows your temporary address and telephone number.
- Make only those repairs necessary to prevent any further damage to your home or business. This includes covering roofs, walls or windows with plywood, canvas or other waterproof material. Do not have permanent repairs made without consulting your agent or company as unauthorized repairs may not be reimbursed.
- If your insurance company denies any part of your claim, keep all the paperwork they send you. If your area is declared a disaster by the federal government, you may be eligible to file for federal relief by providing that proof.

- 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.

Any questions or concerns about insurance claims can be directed to the Maryland Insurance Administration at 800-492-6116 or online at www.mdinsurance.state.md.us.

The Maryland Insurance Administration (MIA), founded as the Maryland Insurance Division in 1872, is an independent State agency located in downtown Baltimore. This agency regulates Maryland's \$26 billion insurance industry and makes certain that insurance companies, health plans and producers (agents and brokers) comply with Maryland insurance law. The MIA also licenses over 110,000 producers and approximately 1,500 insurance companies, regulates insurance rates, monitors insurer solvency, investigates consumer complaints and travels across the State providing consumers with educational materials on insurance. These materials may also be found at www.mdinsurance.state.md.us.