



Maryland

INSURANCE ADMINISTRATION

VIRTUAL DISASTER CENTER



This presentation does not provide legal advice.

You should discuss specific questions with your trusted financial advisor or insurance producer.

Consumer Advisory: Contractors or Individuals that Offer to Help You with your Insurance Claim

<http://tinyurl.com/mub9xe5h>

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.

FILING A CLAIM - AUTOMOBILE

- If you experience damage to your vehicle and you decide to file a claim, **call** your insurance company as soon as possible.
- Your policy provides a certain **period of time** for you to notify the insurance company of your claim.
- Your insurance company may tell you to take your vehicle (or have your vehicle towed) to a body shop where you will **receive an estimate of the amount of damage** to the vehicle.
- You have the right to select the repair facility where your vehicle will be repaired.
- Your insurance company **may send an adjuster** to assess the damage.

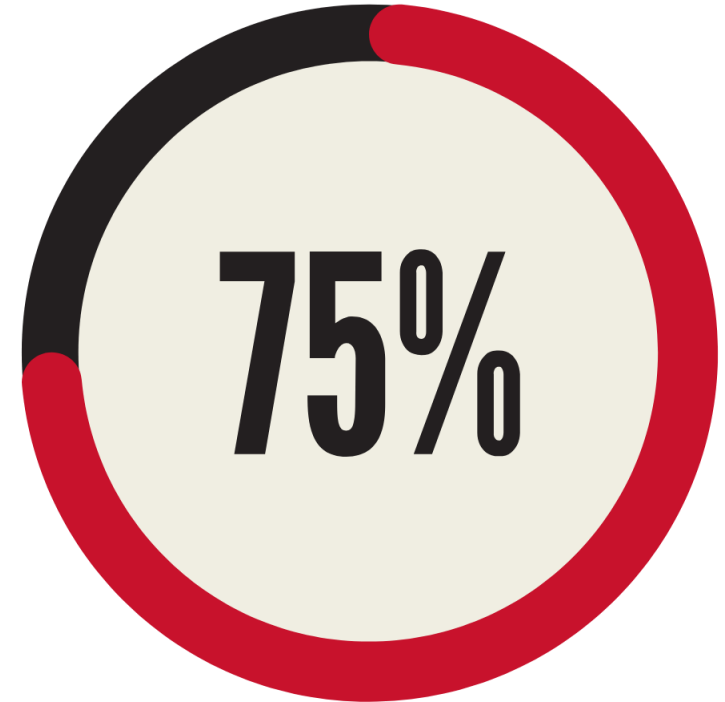


CLAIM PROCESS - AUTOMOBILE

WHAT IF MY VEHICLE IS A TOTAL LOSS?

Total Loss - the cost to repair the vehicle is 75 percent or greater than the fair market value of the vehicle immediately prior to the loss.

Your insurer is permitted to add additional costs such as the cost of a rental vehicle and potential hidden damage to the cost to repair your vehicle when calculating the 75 percent value.



SETTLEMENT OFFER

If you think your car is worth more than what the insurer offered, **you can negotiate** with your insurer.

It's important to know that you must provide **supporting documentation** for your counteroffer.

You can do this by **getting quotes** from car dealers or viewing prices and ads online for similar vehicles.



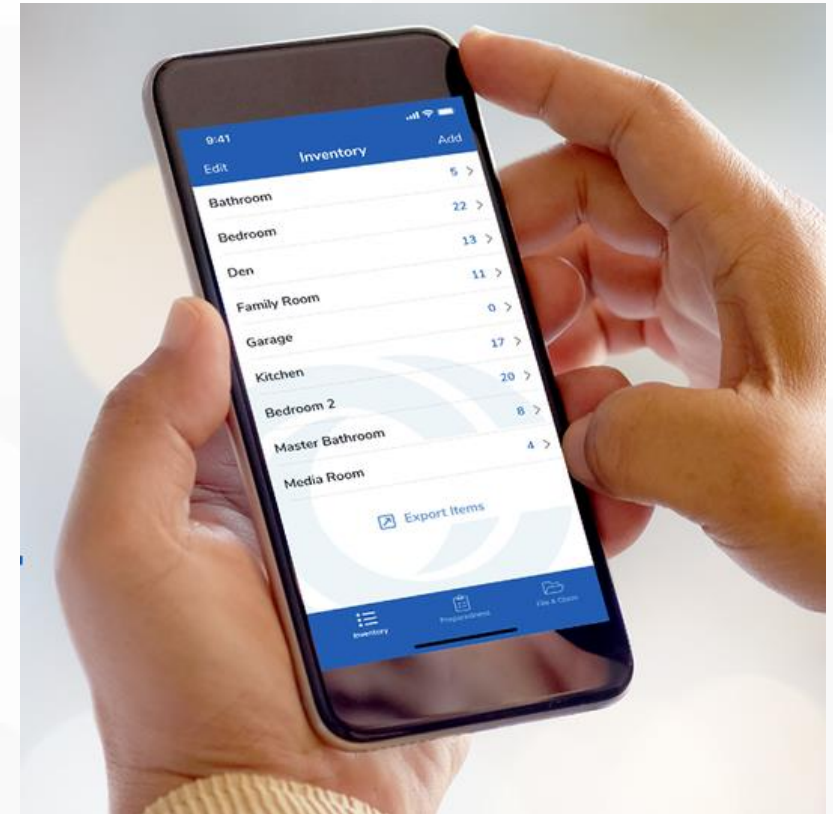
SETTLEMENT OFFER

The settlement offer will also include applicable tax and registration fees. Vehicles that have damage exceeding 75 percent of the fair market value must be labeled as "salvage vehicles." If you decide to keep the "salvage vehicle," your settlement offer will be reduced by the vehicle's salvage value.



SETTLEMENT OFFER

Generally, homeowners and renters insurance policies provide coverage when personal property is lost or damaged when it is in your vehicle. These policies typically do not require that the personal property actually be in the house or apartment when it was lost or damaged for coverage to apply, so coverage may be available even if the personal property was in a car when the loss or damage occurred.



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>

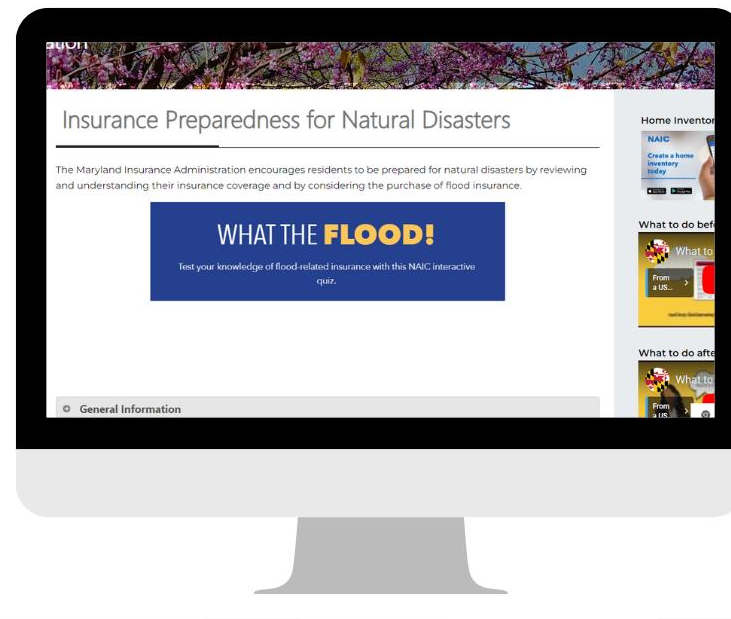


Additional Contacts:

- 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)



MDInsuranceAdmin



en Español: MDInsuranceAdminES



Maryland Insurance Administration



marylandinsuranceadmin



MD_Insurance (formerly Twitter)



<https://bit.ly/mdmiayoutube>



NFIP Post-Event Insurance Resources

Bill Bradfield

Flood Insurance Outreach Specialist

FEMA Region 3



FEMA

Starting the NFIP Claim Process

- ❑ **Contact your agent** & review policy coverage
 - Report your loss immediately to your insurance agent or carrier. Need help finding your insurance agent or carrier? Call the NFIP at 877-336-2627.
- ❑ Document loss (file Notice of Loss)
 - As soon as possible after the flood, take photos and videos of your flood-related damage. Write down serial numbers/models.
- ❑ Begin cleanup as soon as possible to limit/prevent mold
- ❑ Meet with Claims Adjuster
- ❑ Submit information & meet deadlines



FEMA

Federal Emergency Management Agency

NFIP Resources – www.floodsmart.gov

[How to Start Your Flood Insurance Claim \(floodsmart.gov\)](http://www.floodsmart.gov)

The screenshot shows the FEMA National Flood Insurance Program website. At the top, there are navigation links: 'Sign Up for Updates', 'Find a Provider', 'Resource Library', and 'FloodSmart for Agents'. The FEMA and National Flood Insurance Program logos are on the left, and a search bar is on the right. A main navigation menu includes 'Buying a Policy', 'Renewing a Policy', 'Flood Risks and Costs', 'Before and After a Flood' (which is highlighted), and 'Flood Zones and Maps'. The 'Before and After a Flood' section contains a sidebar with links: 'Steps to Prepare for Flooding', 'How Do I Start My Flood Claim?' (highlighted with a blue arrow), 'Document Damage and Start Clean Up', 'Disaster Response', 'Appeal Your Flood Claim', 'Understanding Coverage Decisions', and 'Reducing Future Flood Damage'. The main content area features a large heading: 'When a flood happens, we're here to help. File your claim as soon as you can.' Below this is a paragraph: 'Whether your home experienced a few inches of flood water or a few feet, the National Flood Insurance Program (NFIP) can help you recover. If you're an NFIP policyholder, follow the steps below to begin filing your flood claim.' A list of steps follows, each with a plus sign icon: 'Start a claim', 'Prepare for your inspection', 'Work with your adjuster', 'Document your loss and receive payment', 'Make Repairs', and 'Understanding Claim Payments'.



FEMA

FEMA Mapping and Insurance eXchange (FMIX)

- Specialists at the FMIX Customer Care Center can:
 - Help with questions about flood mapping and insurance
 - Provide the full range of information needed to make informed decisions about insurance and risk
 - Connect customers with technical experts

Main FMIX info page: https://floodmaps.fema.gov/fhm/fmx_main.html

FMIX phone: 1-877-336-2627

FMIX email: FEMA-FMIX@fema.dhs.gov



FEMA

Federal Emergency Management Agency

Office of the Flood Insurance Advocate (OFIA)

- OFIA advocates for the fair treatment of policyholders and property owners by:
 - Providing education and guidance on all aspects of the NFIP
 - Identifying trends affecting the public
 - Making recommendations for NFIP improvements to FEMA leadership
- <https://www.fema.gov/flood-insurance/advocate>

Ask the Advocate

Please contact us if you have unresolved concerns or unanswered questions about FEMA's National Flood Insurance Program, floodplain mapping or flood mitigation programs. We look forward to assisting you.

Se habla Español.

[Ask the Advocate ↗](#)

To help us protect your privacy, please do not include sensitive personal data, such as your Social Security number, date of birth or driver's license number.



FEMA

Federal Emergency Management Agency

Increased Cost of Compliance (ICC) Coverage

- Policy benefit that is part of Standard Flood Insurance Policies
- Provides up to \$30,000 to help cover the cost of mitigation measures
- Owners of buildings declared substantially damaged or a repetitive loss by flood may file if they qualify
- If eligible, policy holders file a separate ICC claim



FEMA

Federal Emergency Management Agency