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Insurance Tips for Homeowners

Before a Storm Arrives

- Prepare an inventory of your home and be sure you have current information about your homeowners insurance policy. If you are evacuated, be sure to take this information with you. If you need help, use the Maryland Insurance Administration's [inventory list](#). You can support your inventory with pictures or videos that can be retrieved after a disaster.
- Gather information on your homeowners policy. Have available the following information:
 - Insurance company name and contact information;
 - Policy number(s);
 - Insurance agent's name and telephone number;
 - A copy of the actual policy(ies).

After a Storm Strikes

- Contact your insurance company or agent immediately to report your damage. Make certain that your company or agent has a way to get in touch with you in case they have questions about your claim.
- As soon as you can, 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 pictures or video of the damage to your property and to the extent possible keep all of the damaged property to help document your claim and assist in the insurance company's investigation.
- 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.
- Keep all of the receipts for any emergency repairs and temporary living expenses.
- 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.
- Obtain estimates of the damage to the property from at least two contractors. Before hiring a contractor, make sure to see other tips in [The Consumer's Edge](#).

- more -

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- Keep a detailed list of all damaged property. As you replace your personal property, you should keep your receipts also.
- Read your policy carefully so you understand what is covered and what is not.
- 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.
- 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 file a complaint with the Maryland Insurance Administration by calling 1-800-492-6116 ext. 2340 or by filling out a complaint form on the MIA's website, www.insurance.maryland.gov.

For more information, read [What To Do After A Loss](#) and [Weather Related Damage - Frequently Asked Questions About Insurance Coverage](#).

Any questions or concerns about insurance claims can be directed to the Insurance Administration at 1-800-492-6116 or online at www.insurance.maryland.gov.

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