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DEPARTMENT OF REGULATORY AGENCIES

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NEWS RELEASE

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Tornados and Insurance Claims – what to do when your home is damaged

[Denver] Following today's tornado damage in the town of Windsor, those affected will begin to reconnect with loved ones, pick up the pieces of their homes and businesses, and try to figure out what to do next. Here are some general guidelines to follow when dealing with a property damage claim or auto accident due to severe weather.

Upon hearing of the tragic tornado this morning, Colorado Insurance Commissioner Marcy Morrison stated, "Our thoughts and best wishes go out to the people of Windsor and their families at this troubling time. We know there is a great deal of anxiety about insurance issues at a time like this, and the Division of Insurance stands ready to assist insurance agents and consumers in any way possible. The first concern is for the safety of those in the community, but when the immediate danger has passed and you are ready to evaluate your property damage, contact your insurance agent as a first step."

What to do if damage occurs to your home or other insured building:

Call your insurance company or agent with your policy number and other information as soon as possible.

It has been reported that the State Farm regional office sustained considerable damage with Thursday's tornado. If you are insured with State Farm insurance, you may wish to call the company's national claims number rather than a local number at this time. Be patient, but persistent: you may get a busy signal at first, as many claimants are trying to get help at once.

To help the claim process move smoothly, ask your insurance company agent what information and forms are needed.

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General Number: (303) 894-7499 / Consumer Complaints: (303) 894-7490 / Toll Free 1-800-930-3745 / FAX: (303) 894-7455
Producer Licensing/Pearson VUE: 1-800-275-8247 / TTY Relay for the Deaf or Hearing Impaired: 711
<http://www.dora.state.co.us/insurance>

- Take photographs/video of the damage, before everything is cleaned up or repaired.
- If you can do so safely, make the repairs necessary to prevent further damage to your property by covering broken windows, leaking roofs and damaged walls. Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs, unless your insurance company directs you to do so. Never put yourself in harms way! If going back into the area could be dangerous, don't do it.
- Save all receipts, including those from the temporary repairs covered by your insurance policy. Plastic tarps or sheeting used to protect broken windows and damaged buildings from additional exposure to elements are usually covered by your homeowners policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses while repairs are being made. This is true for most standard homeowners policies.
- Save all receipts to document these costs, including hotel costs and reasonable meals and necessities that you must purchase. Not everything may be covered, but without receipts, you will be out of luck.
- Ideally, you have an inventory list and photos of your valuables stored on an on-line account or in a safe place. If not, try to imagine each room in your house and write down any items you can remember. Keep adding to the list as items come to mind. Ask friends and family members to go through photographs that you have sent them that might show part of the house. The background in photos might show items you have forgotten. Don't forget things like linens, artwork, rugs, lamps, etc. They might be small dollar amounts but they all add up.

Insurance companies will assess the disaster and may attend to the houses with the most damage first. If your house does not have as much damage as others, be patient. It might take a while for the insurance company to get to every house that has been damaged. It doesn't mean they are taking your claim any less seriously than your neighbors.

What damage to your home is covered?

Damage caused by wind, wind-driven rain, damage to your home from trees or other falling objects, collapse of a structure due to weight of hail and debris are all covered under most standard homeowners policies. Refer to your policy contract for details.

What damage to your home is not covered?

Interior water damage from a storm (when there is no damage to the roof or walls of your home), damage as the result of a flood, removal of fallen trees (if the trees do not land on and damage your home), food spoilage due to a power outage, and water damage from backed-up drains or sewers are not covered under most standard homeowners policies. You may have purchased additional coverage for these events.

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If you are in an automobile accident:

- Following a natural disaster, emergency response personnel may be handling many calls at once. Avoid calling 911 to report a minor accident if you can use a local police station number instead.

- Get information such as the names, addresses, telephone numbers, and license numbers of all persons involved in the accident and all witnesses. Also, record the time, date, location, road conditions, make and year of the vehicles involved, insurance information, apparent damage and injuries, and your version of what happened.

- Call your insurance agent or insurance company with your policy number and other information as soon as possible. Ask your agent about any documents, forms, and data you'll need to file a claim.

- Take notes each time you talk to your insurance company, lawyers, police, or others involved in the situation. Write down the dates, times, names, and subjects you talked about, as well as any decisions or promises that are made.

- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable. Save any receipts and bills, including those from a car rental or towing, and storage of your damaged car.

- If your car was damaged and you have comprehensive coverage with car rental, call your insurance company right away. They can usually schedule a rental car for you quickly, while yours is being repaired.

Tornadoes can leave a trail of devastation. Rebuilding a community after a tornado is expensive and takes time. These tips will help you get money owed to you from your insurance company as quickly as possible, so you can start rebuilding your house and your life.

*DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.
Consumer protection is our mission.*

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