

# Insurance Coverage and Making a Claim

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**S**everal kinds of insurance may be appropriate during disaster recovery. Health, disability, and life insurance may apply if injuries or loss of life occurred. Personal insurance policies provide the primary benefit; other insurance benefits will be determined after personal insurance. Home and other property cleanup and repair involve other insurance.

## Homeowner's or renter's insurance

Most property insurance policies include some coverage for fire or lightning damage and wind and hail damage. However, policies cover damage from water or water blowing in *only* if an opening to the structure sustains damage. Some policies may cover basement flooding from sewer backup or sump pump failure.

Damage from surface water, such as flood or rising water damage, is not covered by a routine private policy. Flood insurance is an optional purchase.

A homeowner's policy will include liability insurance for injuries or damages caused by you, a member of your family, or a pet.

## Flood insurance

A typical homeowner's policy does not cover losses caused by flooding. The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP).

Buildings and contents can be insured against flood loss. Policies are available from local insurance agents, although not all insurance companies are involved with the NFIP. Contact FEMA for more information.

## Automobile insurance

Policies differ. Comprehensive insurance covers damage to your car from various disasters such as flood, fire, smoke, wind, hail, glass breakage, vandalism, theft, and collision with animals. Auto liability insurance is a protection against the cost of defense if the policyholder is sued for injury or damage caused by his or her car.

## Making an insurance claim

### Step 1. Report damage.

Contact the insurance company/agent. The earlier you file a claim, the sooner an adjuster will look at the damage. Be prepared to provide:

- Policyholder name
- Address
- Policy number
- Date and time of loss

### Step 2. Protect property from further damage.

Temporarily repair roofs, cover broken windows with boards or plastic, and move furnishings exposed to weather to a safe location.

### Step 3. Keep accurate records.

Make a list of all cleaning and repair bills including materials, cost of rental equipment, and depreciation of purchased equipment. Record all disaster-related living expenses, including motel and restaurant bills, home rental, and car rental. List all actual losses (furniture, appliances, clothing, artwork, food, and equipment) regardless of whether you intend to replace them. Document the value of each object lost.

Up-to-date household inventories, receipts, cancelled checks, charge account records, and professional appraisals are good ways to document the loss. If these records do not exist, estimate the value, purchase place, and date.

### Step 4. Initiate repair work.

Contact a reputable, well-established firm or individual to repair damage. Ask friends and neighbors for recommendations. Get written contracts for the work. Recognize there are disreputable people who try to take advantage of people after a disaster or emergency.

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*Adapted for use in Oregon from The Disaster Handbook, 1998 National Edition, Institute of Food and Agricultural Sciences, University of Florida Cooperative Extension Service.*

### Step 5. Take time to settle claims.

Don't settle a claim too quickly. Do not settle until:

- An insurance adjuster has thoroughly inspected the property.
- Estimates for all damages have been prepared and are fully understood. Work with the insurance adjuster and contractor on necessary estimates and repairs.
- Advance insurance payments have been calculated, deductibles have been applied, and the total amount of the settlement is known.
- Damaged items have been identified and salvage deductions agreed upon.
- Items that won't be repaired, but for which an "appearance loss" will be paid, are identified.
- All parties, if required by the insurance company, understand time limits for repairs.

### Resources

**OSU Extension Service.** Extension has materials on related topics. To locate the local office of the OSU Extension Service, go to "County Government" in your telephone book.

Publications and videos are available for viewing on the OSU Extension website ([extension.oregonstate.edu](http://extension.oregonstate.edu), then "Publications"). You may order copies by fax (541-737-0817), e-mail ([puborders@oregonstate.edu](mailto:puborders@oregonstate.edu)), or phone (541-737-2513).

**American Red Cross.** The alphabetical listing in local phone books will point you to a local chapter of the American Red Cross. The agency's website includes information and materials in English and Spanish ([www.redcross.org](http://www.redcross.org)).

**Emergency Management.** The "County Government" section in local phone books lists each county's emergency management unit. Listings vary by county (look under Sheriff or Health departments, Emergency Management services, Civil Defense, Public Works, or related units).

**Extension Disaster Education Network (EDEN).** This website provides a list of resources developed in other states about floods; drought; snow, ice, and wind damage; animal emergencies; and general disaster ([www.agctr.lsu.edu/eden](http://www.agctr.lsu.edu/eden), then "Extension websites" and "Other on-line sources").

**Emergency Animal Rescue Service (EARS).** This site provides tips for animal owners and links to emergency shopping lists for owners of dogs, cats, birds, horses, reptiles, and amphibians ([www.uan.org/ears/index.html](http://www.uan.org/ears/index.html)).

**Federal Emergency Management Agency (FEMA).** The online library offers publications and videos in English and Spanish and includes materials specifically developed for children ([www.fema.gov](http://www.fema.gov)).

**Oregon Emergency Management (OEM).** Affiliated with the Oregon State Police, the OEM website offers emergency-related information on earthquakes and tsunamis, and provides disaster recovery resources ([www.osp.state.or.us/oem](http://www.osp.state.or.us/oem)).

**Social Security Online.** The official site of the Social Security Administration, this site links to hundreds of publications in 21 languages and provides information on survivor benefits and programs ([www.ssa.gov](http://www.ssa.gov)).