

Jeremiah W. (Jay) Nixon
Governor



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

Missouri's disaster claims process

What to expect when your home is damaged in a disaster

The hours following a disaster at your home will be stressful and heartbreaking. Dealing with your insurance claim – whether you are a homeowner or a renter – will be emotional, but should not be difficult. The Missouri Department of Insurance, Financial Institutions and Professional Registration offers this overview of what you might expect and what you will need to file a claim after a disaster.

Respond immediately

To protect your property from further damage, you or a qualified professional should make temporary repairs. Take photos of the damage and remove personal property if your home cannot be secured. Do not dispose of property until an insurance adjuster has reviewed it for your claim. Many policies include reimbursement for storage costs incurred until your home is repaired.

If you can still live in the home, talk with your agent about critical repairs that need to be made. Whether you make the repairs or hire someone, save the receipts for your claim.

If you need to find other lodging, keep records of expenses and all receipts. Homeowners and renters insurance generally provide limited coverage for expenses such as meals, rent, utility installation and transportation.

Report your claim

The process will go faster if you can locate a copy of your policy and home inventory.

Call the company or visit a mobile claims center to start your claim. If you cannot find the company's or agent's number, call the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) at 800-726-7390.

Insurance
Consumer
Hotline
800-726-7390
insurance.mo.gov



You will be asked to list all items destroyed, damaged or missing. If you do not have a home inventory, begin making a list of items going room by room from memory. Include as much detail as possible such as where and when the item was purchased, the cost, brand name and model.

If your car is damaged while in your garage or carport, it is covered by your automobile policy—not your homeowners policy. If you are insured by two companies for these coverages you must file a claim with both companies.

Insurance company response

Your insurance company will send an insurance adjuster to survey the damage at no cost to you. Public adjusters may offer the same services, but you would be responsible for any related fees. Check to be sure they are licensed with the DIFP and ask for references and qualifications before retaining an independent adjuster. To contact the department, go to insurance.mo.gov or call 800-726-7390.

Do not feel rushed or pushed to agree on a settlement. If there are disagreements, try to resolve them with your insurer. If you cannot reach an





Missouri's disaster claims process

agreement, the department can help you decide if arbitration or mediation is an option.

Your full claim may come in multiple payments. The first will likely be an emergency advance and may include additional living expenses. The payment for your personal property and any additional living expenses will be made out to you.

Payments for the structure may be payable to you and your lienholder if there is a mortgage on your home. Lenders may place that money in an escrow account to pay for repairs as the work is completed.

Make repairs

Fraudsters often take advantage of the chaos following a disaster. When choosing a contractor to make repairs, check licensing and references before hiring. Always insist on a written estimate before repairs begin and do not sign any contracts before the adjuster has examined the damage. In some cases the adjuster will want to see the estimate before you begin making repairs.

Do not pay a contractor the full amount up front or sign over your insurance settlement payment. A contractor should expect to be paid a percentage when the contract is signed and the remainder when the work is completed.

If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company to resolve the difference. For any disagreements that cannot be resolved, contact the DIFP about your recourse.

Other tips

- Flood and earthquake damage are not covered in a typical homeowners or renters policy. If you have a separate flood or earthquake policy, contact the company that wrote the additional policy to file your claim.
- If your insurance company delays in responding to your claim, call the claims department to find out if an adjuster has been assigned. Verify your contact details, especially if you have evacuated your home. Call DIFP's Insurance Consumer Hotline if the delay is unreasonable or file a complaint at insurance.mo.gov.

- Even after settling your claim, if you remember items that were not in your initial loss list, contact your insurance company. Unless the company has paid the entire limit for the coverage of those types of items, it is possible the company will make an additional payment.
- If damages exceed the amount of your coverage, federal agencies will occasionally provide grants or low-interest loans to assist with recovery following major disasters. Check with your local disaster center or DIFP for more information.

Tips after you have rebuilt

Once you have re-established your home following the disaster, take time to do a home inventory. You can download a free Home Inventory Checklist from the DIFP's website or get a checklist by calling the hotline number.

There also is a free myHOME Scr.APP.book app for iPhone® from the National Association of Insurance Commissioners. The app guides you through capturing images, descriptions, bar codes and serial numbers, and storing them electronically for safekeeping. The app even creates a backup file for e-mail sharing. You can get it at difp.mo.gov/news/2011/Storm_season_is_coming_Is_your_property_protected_

Once you have completed the home inventory, talk with your agent to make sure your homeowners or renters policy is adequate to cover your new investments.

Information courtesy of the
National Association of Insurance Commissioners.
