



## **March 5, 2012 – Insurance Claim Tips to Help Those Impacted by Severe Weather**

Columbus, Ohio – Ohio Lieutenant Governor and Department of Insurance Director Mary Taylor is advising residents impacted by recent severe weather on how they should attend to damaged property and offered tips on the insurance claim filing process. Taylor also cautioned residents to be aware of fraudulent contractors trying to take advantage of people in need of property repairs.

"Our thoughts and prayers are with those Ohioans impacted by the terrible storms that hit our state over the weekend. In this difficult time we want to provide information to help those impacted begin to rebuild their businesses and homes," Taylor said. "Most homeowners and business insurance policies provide coverage for repairing damage caused by a windstorm, hail and tornado after the applicable deductibles are met and up to certain dollar amounts. Your agent or insurance company can help you understand the particulars of your policy while Department staff are available to help consumers experiencing problems with their claims."

She added that protection for vehicles against damage caused by windstorm, hail and tornado is provided through an auto policy's "other than collision" or "comprehensive" coverage.

Taylor said that if you have suffered damage from a storm, you should:

- Call your insurance agent or company as soon as you can. Be sure your agent knows how to contact you, especially if you have to move out of your home.
- Take reasonable steps to prevent additional damage if permitted by public safety authorities and if you will not endanger yourself.
- Closely inspect property and cars for damage. Note and photograph any damage.
- If required to seek temporary housing, check your policy for "loss of use" coverage.
- Be sure everything is considered in your claim. Back up claims with written estimates.

Taylor offers these tips to avoid becoming a victim of contractor fraud:

- Obtain a list of reputable contractors from your insurance carrier, the Better Business Bureau or a specialized consumer organization.
- Contact multiple contractors and obtain more than one estimate.
- Do not allow a contractor to inspect your property when you are not home.
- If you give a contractor permission to inspect your property, personally watch them conduct the inspection.
- Obtain, in writing, the terms and conditions of the project.

- Avoid signing a contract until the document is reviewed fully and/or discuss the terms of the contract with a legal representative or a trusted adviser.
- Pay the contractor by check or credit card, rather than in cash, and do not pay in full until all work has been finished.

Ohioans with insurance questions can call the Department's consumer hotline at 1-800-686-1526. Those who have been victimized by contractor fraud should contact the Department's fraud hotline at 1-800-686-1527. Visit the severe weather toolkit at [www.insurance.ohio.gov](http://www.insurance.ohio.gov) for more information or follow the Department on twitter [@OHInsurance](https://twitter.com/OHInsurance) and on Facebook at [www.facebook.com/OhioDepartmentofInsurance](https://www.facebook.com/OhioDepartmentofInsurance).