



**STATE OF OHIO**  
Emergency Operations Center

**NEWS RELEASE**  
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John R. Kasich, Governor

**Emergency Management Agency**  
2855 W. Dublin Granville Rd.  
Columbus, Ohio 43235

**FOR IMMEDIATE RELEASE**

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**Contact: Joint Information Center, 614-799-6480**

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**Taylor Shares Insurance Claim Tips to Help Those Impacted  
by Severe Weather**

COLUMBUS – Ohio Lieutenant Governor and Department of Insurance Director Mary Taylor is advising Ohioans 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 beware of fraudulent contractors trying to take advantage of people in need of property repairs.

“We want to provide information to help those impacted understand the insurance claim filing process so they can get their lives back in order,” 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. The Department has created a Severe Storm Recovery Toolkit under the Featured Links section on its website, [www.insurance.ohio.gov](http://www.insurance.ohio.gov). It includes claims filing tips, FAQs about windstorms and insurance, and tips on how to avoid a deceitful contractor.

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 [www.insurance.ohio.gov](http://www.insurance.ohio.gov) for more information and you can follow the Department on Twitter @OHInsurance and on Facebook at [www.facebook.com/OhioDepartmentofInsurance](http://www.facebook.com/OhioDepartmentofInsurance).

## Chronology

- July 3: Ohio Board of Regents Chancellor and Ohio Department of Aging Director ask Ohio’s colleges and universities to urge their students to help those affected by the outages and heat.
- July 2: The Ohio Department of Job and Family Services (ODJFS) ask the federal government for permission to issue mass food assistance replacement cards to individuals enrolled in the Supplemental Nutrition Assistance Program (SNAP) who lost food due to power outages.
- July 2: FEMA delivers initial water supplies to the local level.
- July 1: Members of the Ohio National Guard deploy across the state to help check on Ohioans who may be at risk from power outages and extreme heat.
- June 30: Gov. Kasich's request for federal assistance is approved.
- June 30: Gov. Kasich speaks to the President to request federal assistance and spoke with utility company CEOs and local elected officials to make state resources available.
- June 30: Gov. Kasich declares an emergency for the entire state of Ohio so state agencies and the National Guard can assist local government response and recovery efforts.
- June 29: Ohio’s Emergency Operations Center in Columbus activates to coordinate state and local storm recovery efforts.
- June 29: Severe storms knock out power for approximately one million homes and businesses across two-thirds of the state.