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Emergency Operations Center
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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.

“Those impacted by recent severe weather should contact their insurance agent immediately to begin the claims process,” Taylor said. “Most homeowners and business policies provide coverage for repairs following hail, tornados, and windstorms. Consumers experiencing problems during the claims process can contact the Department of Insurance for assistance.”

Taylor 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. 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 for more information and you can follow the Department on twitter @OHInsurance and on Facebook at www.facebook.com/OhioDepartmentofInsurance.

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