



Insurance Claims

If your home or business has been damaged during a disaster, the first step to recovering is to talk with your insurance company.

1. Tell your insurance company and file a claim. You must do this first before you file any other claim.
2. If your insurance does not fully cover the loss of or damages to your home, you may file a claim with the Federal Emergency Management Agency (FEMA), but only AFTER you've filed your homeowner's insurance claim.
3. After filing with FEMA, and your loss is still greater, you may file with the Small Business Administration for a loan.

For more **North Carolina Insurance Information**, call toll free 855-408-1212. For information about the National Flood Insurance Program, call 888-379-9531.

After

If disaster does strike your home or vehicle:

1. Tell your insurance company as soon as possible to file a claim. Have an adjuster come out for a visit. You must do this first before you file any other claim.
2. Before fixing anything on/in your house, take pictures. Make a list of the damage.
3. Protect your home from further damage by making short-term repairs only, until your insurance company can tell you what to do. Save any receipts anything you bought to fix the damage.
4. Do not have long-lasting repairs made until your insurance company has checked out the property and you have reached an agreement on the cost of repairs.
5. If necessary, rent temporary shelter. If you cannot live in your home, most homeowner's policies pay extra living expenses while your property is being fixed. Before renting temporary shelter, check with your insurance company or agent to figure out what costs will be paid back to you.
6. Unless you have extra coverage with your homeowner's policy, food lost in a power outage is probably not covered. Think about buying an endorsement to cover food losses in the future.

7. Most damage to your home or nearby structures from fallen trees is covered by your homeowner's policy. Check with your agent or company before calling the tree removal service as removal costs may also be covered.
8. Damage to your vehicles resulting from fallen trees or debris may be covered by your auto policy if you have full coverage. Check with your agent to see if your vehicle is covered.
9. A homeowner's policy does not cover flooding! The only way to protect your property from flood losses is to buy flood insurance from the National Flood Insurance Program. Policies must be in place for 30 days before coverage takes effect. Contact your agent for more information.
10. If your insurance does not adequately cover the loss of or damages to your home, you may file a claim with the Federal Emergency Management Agency (FEMA), but only AFTER you've filed your homeowner's insurance claim.
11. After filing with FEMA, and your loss is still greater, you may file with the Small Business Administration for a loan.

Keep in mind that none of these measures will ever get your home back to the way it was. These steps are meant to help you get back on your feet.

Following a state emergency, the Department of Insurance will be in close contact with top insurance companies doing business in the state. They will have up-to-date consumer hotline numbers available for those who need to contact their companies.

For more North Carolina insurance information, call: 1-800-546-5664 or go to: <http://www.ncdoi.com/HurriClaims/Default.aspx>.