



## NEED HELP?

Whether you have a general question or want to file a complaint, you can get help at Consumer Services online at [www.insurance.pa.gov](http://www.insurance.pa.gov) or you can contact us at **1-877-881-6388**.



**pennsylvania**  
INSURANCE DEPARTMENT



**pennsylvania**

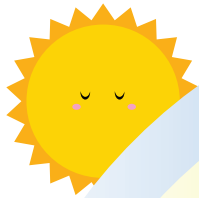
# AFTER The STORM

The days following a natural disaster can be overwhelming and stressful. It can also be confusing when it comes time to report a claim for property damage.



**HERE ARE SOME TIPS:** → → →

# AFTER THE STORM



## 1

- Contact your insurance company as soon as possible. Follow the instructions given by your insurer and keep a record of the people you spoke with. Records should include date, name and title.
- Save all your receipts. Be sure to give your insurance company all the information it needs or your claim may be delayed.

## 2

- Take photographs/video before clean up or repairs.

- After you've documented the damage, make the repairs necessary to prevent further damage. **DO NOT** make any permanent repairs before the insurance company is able to inspect the damage and your insurance carrier approves the repairs.

## 3

- Always ask questions if you don't understand.

- Don't rush to a settlement. If possible, determine what it will cost to repair your property before you meet with an insurance company representative who will assess the damage to your property. If you and your insurance company disagree on the offer made to repair your property, be prepared to negotiate if necessary.
- If your claim is denied, review the terms of your policy for what is or is not covered. You may also file an appeal to your insurance company's claim manager. If questions remain, you should contact the Insurance Department, Bureau of Consumer Services.

# BE CAREFUL

Natural disasters can be a magnet for dishonest contractors. Be wary of anyone who knocks at your door and offers (or solicits) to do your home repairs. Take these steps to protect yourself:



- If an individual presents himself as a public adjuster, ask for his licensing information. A public adjuster is a professional claims handler, licensed and regulated by the state. A public adjuster is employed by the policyholder to assist with the claims process.
- You can verify a licensed public adjuster by visiting our website at [www.insurance.pa.gov](http://www.insurance.pa.gov). Once on our site, click "Consumers" on the top bar and select "Find Insurance Professional." If you suspect anyone or any entity is operating as a public adjuster without a license, you may report it by calling the Insurance Department's Anti-Fraud Compliance Division at **717-705-4199**.
- Be sure you are working with a reputable, dependable contractor. They should be appropriately registered and insured. Home-improvement contractors that do more than \$5,000 of business per year in Pennsylvania must register with the Attorney General's Bureau of Consumer Protection. Ask the contractor for his Home Improvement Contractor (HIC) number and verify registration by calling the Attorney General's Home Improvement Registration toll-free line at **1-888-520-6680**.
- Investigate any firm you are thinking of hiring and get more than one estimate for your repairs. Check references and registration and get everything in writing. This includes the total cost for repairs, the work to be completed, the timetable for completion and guarantees the contractor offers.
- Remember, many municipalities require that skilled tradesmen, like electricians and plumbers, be licensed in addition to being registered.
- Don't sign paperwork with sections left blank. Someone can fill in information after you sign the paperwork.
- Don't pay a contractor in full or sign that the work is complete until the work is actually completed.
- Be cautious of contractors with work vans/trucks that have out-of-state license plates and/or lack signs or insignias identifying the company name.