

Insurance Tips for Disaster Victims

Making a claim. Policyholders should make contact with their insurance company as soon as it is feasible. It is important that your insurer know where you can be reached. A list of toll free telephone numbers for most of the homeowner insurance companies doing business in Arizona is available on the Department of Insurance website (www.azinsurance.gov). If you cannot reach your insurer or agent, please call the Department for assistance.

Inventory your belongings. If the policyholder does not already have an inventory, they should promptly start working on an inventory of personal belongings. Make two copies, one for you and one for the insurance adjuster. Make your inventory as complete as possible, including a description of the items, dates of purchase or age, cost at purchase, and estimated replacement cost. Begin gathering available documentation (receipts, photos, video, user manuals, warranties, etc.) related to the property. When it is safe to do so, take photos of the damaged area and property. You need to be prepared to provide your insurer with a description of your damaged property and losses.

Mitigate your losses. The policyholder has a responsibility under the terms of their policy to take reasonable and necessary steps to try to prevent further loss. In some cases, this is not practical; when it is safe to do so, homeowners should attempt to make temporary repairs to eliminate or reduce further damage. Be sure to:

- Take ample photos/video of the damage before you make any repairs.
- Obtain and keep receipts and detailed, accurate records of any expenses you incur resulting from repairs made to your property so that your insurer can reimburse you for reasonable repair expenses.
- Keep receipts for "living expenses" so you can be reimbursed under your "additional living expense" coverage if you have it.
- Secure a detailed estimate for permanent repairs from a reliable contractor (see tips on avoiding fraud below).

Paying your premiums. If mail has been disrupted many people may not have access to their insurance related documentation; if a policyholder believes their premium payment may be due soon, they should take steps to pay their premiums so their coverage does not lapse. Sometimes insurers will extend premium due dates for policyholders in these situations. If you are concerned that your policy might lapse due to non-payment of the premium because of the fire, call your insurer or your agent to make arrangements. You can also call the Department of Insurance and we will assist you in attempting to make payment arrangements.

Contesting a claim decision. If a claimant disagrees with the insurance company's claim settlement offer, there are options.

- Seek assistance from your agent. Inform your agent and the company's adjuster that you disagree with the offer and provide additional information and documentation to support your position.
- Request an independent appraisal of the loss.
- Research the appropriateness of retaining representation from a qualified, licensed attorney or adjuster.
- File a complaint with the Department of Insurance if you believe the insurer may have violated Arizona insurance claims law.

Be alert for fraud. Unscrupulous people may prey on vulnerable victims of disasters with various fraudulent schemes including, home repair fraud and solicitation of insurance fraud. To avoid being a victim of fraud, follow these steps:

- Be wary of contractors or repairmen that solicit door-to-door. Doing business with licensed and insured contractors gives you protection and options if you do not receive the quality of work for which you contracted.
- Call the Arizona Registrar of Contractors to verify the licensure of a contractor: (602) 542-1525. Call the Better Business Bureau.
- Shop around before selecting a contractor or repairman. Get more than one written estimate.
- Don't be pressured into signing a contract and never sign a contract with blanks. A contract should include the contractor's name, business name, phone number and address.
- Get everything in writing. A contract should include a thorough description of the work to be performed, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, a payment schedule, warranty terms and the contractor's signature.
- Never let work begin on your home or business until the contract is finalized.
- Insist on getting references and check them.
- Never pay a contractor or repairman in full or sign a certificate of completion until after the work is completed.
- Never let anyone persuade you to seek reimbursement for non-existent or exaggerated losses or damages. This constitutes insurance fraud, which is a felony.

Public adjusters. You may be contacted by a public adjuster who offers to represent you and handle your claim. Such services are legal, but as with all contractual, intangible services you purchase, it is important that you understand what you are buying and make sure these services are right for you. If you choose to hire a public adjuster, read the contract carefully. You will likely have to share a percentage of your insurance settlement with the public adjuster as payment for his services. In addition, once you have appointed the public adjuster as your representative, understand that your insurance company or its adjuster may no longer be permitted to communicate directly with you about your claim. In most instances, the adjuster will receive your claim payments and you will have to wait until he delivers your payments. The adjuster's contract may require that he be made a "loss payee" on any settlement checks from the insurance company in order to secure his fee.

Check the public adjuster's references and credentials. Contact the Department of Insurance to determine if the adjuster is licensed: call (602) 364-2499 or (800) 325-2548 or visit www.azinsurance.gov.

Homeowners Insurance Company Telephone Numbers

AIG IC	(888) 244-6163
All America IC	(888) 263-2924
Allied Insurance	(800) 228-4011
Allstate IC	(800) 54-STORM
Allstate Indemnity Co	(800) 54-STORM
American Bankers IC of FL	(800) 852-2244
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-1111
American Fire & Cas IC	(800) 366-6446
American International IC	(888) 244-6163
American Modern Home IC	(800) 543-2644
American National General IC	(800) 333-2860
American National P&C Co	(800) 333-2860
AMEX AC (Now Ameriprise)	(800) 872-5246
Amica Mutual IC	(800) 242-6422
Arizona Home IC	(602) 993-1155
Armed Forces Ins Exchange	(800) 255-6792
Associated Indemnity Corp	(800) 870-8857
Atlantic Mutual IC	(800) 945-7461
Austin Mutual IC	(800) 328-4628
Auto-Owners IC	(480) 830-7119
Balboa IC	(800) 438-4388
Bankers IC	(800) 765-9700
Brotherhood Mutual IC	(800) 333-3371
Centennial IC	(800) 945-7461
Century-National IC	(800) 733-1980
Chicago IC	(800) 870-8857
Church Mutual IC	(800) 554-2642
Civil Service Employees IC	(800) 282-6848
Continental IC	(800) 588-7400

Country Companies	(800) 846-0100
CSE Safeguard IC	(800) 282-6848
Economy Preferred IC	(800) 854-6011
Economy Premier AC	(800) 854-6011
Electric IC	(800) 227-2757
EMCASCO IC	(623) 776-2500
Empire Fire & Marine IC	(800) 299-7822
Employers Mutual Cas Co	(623) 776-2500
Encompass IC of America	(800) 588-7400
Encompass P&C Co	(800) 588-7400
Farm Bureau	(800) 226-6383
Federal IC	(800) 252-4670
Farmers Insurance Group	(800) 435-7764
Federated Mutual IC	(800) 533-0472
Fidelity National IC	(800) 220-1351
Fireman's Fund IC	(800) 870-8857
First American P&C IC	(800) 348-3782
First Community IC	(800) 765-9700
Foremost IC	(800) 527-3907
Great American Spirit IC	(800) 334-1661
Great Northern IC	(800) 252-4670
GuideOne Mutual IC	(888) 748-4326
Hartford	(800) 243-5860
Homesite IC	(800) 466-3748
Homesite Ind Co.	(800) 466-3748
Horace Mann IC	(800) 999-1030
Liberty Mutual Insurance	(800) 565-5505
Merastar IC	(800) 637-2782
Metropolitan P&C IC	(800) 854-6011
Nationwide Insurance	(800) 421-3535
Nationwide Mutual IC	(800) 421-3535
Ohio Cas IC	(800) 366-6446

Owners IC	(800) 346-0346
P&C IC of Hartford (AARP)	(800) 811-4832
Pacific Indemnity Co	(800) 252-4670
Pharmacists Mutual IC	(800) 247-5930
Progressive Home IC	(800) 776-4737
Safeco	(800) 332-3226
Scottsdale IC	(480) 365-4000
Sentry Ins A Mutual Co	(800) 638-8763
Standard Fire IC	(800)252-4633
State Farm Fire and Cas Co	(888)257-6079
State Farm Mutual Automobile	(888) 257-6079
Teachers IC	(800) 999-1030
Travelers Insurance Cos	(800) 252-4633
Twin City Fire IC	(800) 243-5860
Unigard Indemnity Co	(800) 777-0078
USAA	(800) 531-8222
Vigilant IC	(800) 252-4670
West American IC	(800) 366-6446
Western Agricultural IC	(800) 226-6383

Questions regarding how to get in touch with your insurance company or insurance agent may be addressed by the Arizona Department of Insurance. Please call or email us at: (602) 364-2499 or (800) 325-2548 [outside Phoenix area] or consumers@azinsurance.gov.