



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Consumer Alert 2014-1

WINTER WEATHER:

What to Do When Your Home or Car Is Damaged in a Winter Storm

Winter's first storms have already left a path of damage and power outages across the country. When a storm strikes, it is important to know what to do if your home is damaged or if you are involved in an automobile accident. Rhode Island Superintendent of Insurance Joseph Torti III and the National Association of Insurance Commissioners (NAIC) offer you some guidance to help you deal with a property damage claim or automobile accident. Additional consumer alerts are available [here](#) to assist you in the claim process and to offer reminders about your insurance coverage.

What to Do if Damage Occurs to Your Home

- Call your insurance company or agent with your policy number and other relevant information as soon as possible. Cooperate fully with the insurance company, and ask what documents, forms and data you will need.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (i.e., cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses incurred while repairs are being made. Save all receipts to document these costs.
- You will be asked to make a list of everything damaged or destroyed. This process can be easier with a good home inventory. If you do not have a home inventory, sit down as a family and make the list room by room. If you forget something in your initial list, you can add to it at a later date.
- You can also download the free [NAIC Home Inventory apps](#) for iPhone or the Android version to get you started on your home inventory. The app [guides](#) you through capturing images, descriptions, bar codes and serial numbers, and storing them electronically for safekeeping. The app even creates a back-up file for e-mail sharing. If you would rather do it by hand, you can download a home inventory spreadsheet [here](#) for help getting started. Once you have completed the

home inventory, talk with your agent to make sure your homeowners or renter's policy is adequate to cover your new investments.

What Damage to Your Home is Covered?

Damage caused by wind, wind-driven rain, trees or other falling objects, and the collapse of a structure due to weight of ice or snow are typically covered under most standard homeowners policies. Frozen pipes as the result of extreme cold might not be covered if the damage is due to negligence, such as failing to maintain an adequate temperature in the house when the ability to do so is there. Check your policy and call your insurance agent or company if you need clarification or have specific questions.

What Damage to Your Home is Not Covered?

The following events are typically not covered by the standard homeowners insurance policy: Interior water damage from a storm, when there is no damage to the roof or walls of your home; damage as the result of a flood; removal of fallen trees (if the trees do not land on and damage your home); food spoilage due to a power outage; and water damage from backed-up drains or sewers. Some insurers offer endorsements (i.e., additional protection that may be purchased) for certain coverages not covered under the standard homeowner policy. Check with your agent or company to determine what additional endorsement you may have under your policy and to discuss your insurance needs.

What to Do if You Are in An Automobile Accident

- Call the police.
- Obtain the following information: The names, addresses, telephone numbers and driver's license numbers of all persons involved in the accident, and any witnesses.
- Record the time, date, location, road conditions, make and year of vehicles involved, apparent damages and injuries, and your version of what happened.
- Call your insurance agent or company to report the incident as soon as possible. Ask your agent what documents, forms and data you will need.
- Take notes each time you talk with your insurance company, agent, lawyers, police or others involved in the situation. Write down the dates, times, names and subjects you talked about, as well as any decisions or promises made.
- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable. Save all receipts and bills, including those from renting a car or having your car towed and/or stored.
- You can also download the free NAIC smartphone application [WreckCheck mobile application](#) for both iPhone® and Android®. The application outlines what to do immediately following an auto accident and takes users through a step-by-step process to create their own accident report. It also provides tips for staying calm, safe and smart on the road, and makes it easy to capture photos and document the necessary information to file an insurance claim. Additionally, the app lets users email a completed accident report directly to themselves and their insurance agents.

Additional Information and Resources:

- The [Rhode Island Insurance Division](#) is available to assist you with any questions you have following a disaster. You may call us at 401-462-9520 or send an email to DBR.Insurance@dbr.ri.gov. You can also find more information about what to expect when filing a claim following a disaster [here](#).
- For information about the National Flood Insurance Program, including guidance on filing a claim, go to <http://www.floodsmart.gov/floodsmart/>.
- Federal agencies will occasionally provide grants or low-interest loans to assist with recovery following major disasters. Check with the State of [Rhode Island Emergency Management Agency](#) at 401-946-9996 or www.riema.ri.gov for additional information.
- Get educated about your insurance choices. For more information about insurance, go to www.InsureUonline.org and choose the life stage that best fits your life situation.
- Don't be a victim of insurance fraud! Before you sign a contract or write a check for coverage, STOP. CALL your state insurance department and CONFIRM that the individual and/or company you are working with are licensed to do business in Rhode Island. For specific questions about insurance coverage or about a licensee, you may contact the [Rhode Island Insurance Division](#) at 401-462-9520, or email DBR.Insurance@dbr.ri.gov.
- Protect Yourself From Home Repair Fraud! Home repair fraud increases exponentially following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least three references. Check licensing and references before hiring a contractor. You may contact the Contractor's Registration Board at 401-222-1269 or www.crb.ri.gov for the status of contractors. Always insist on a written estimate before repairs begin and do not sign any contracts before the insurance company's adjuster has examined the damage. In some cases the adjuster will want to see the estimate before you begin making repairs. Do not pay a contractor the full amount up front or sign over your insurance settlement payment. A contractor should expect to be paid a percentage when the contract is signed and the remainder when the work is completed. If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company to resolve the difference. For any disagreements that cannot be resolved, contact your state insurance department for assistance.

About the RI Insurance Division

The mission of the [Rhode Island Insurance Division](#) is to assist, educate and protect Rhode Islanders through the implementation and enforcement of state laws mandating regulation and licensing of the regulated industries while recognizing the need to foster a sound business environment in the state. We are also committed to treating everyone who comes before us fairly, efficiently and with respect. Please visit [our website](#) to obtain additional consumer information and alerts issued by the Rhode Island Insurance Division.

About the NAIC

[The National Association of Insurance Commissioners](#) Headquartered in Kansas City, Mo., the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The NAIC's overriding objective is to assist state insurance regulators in protecting consumers and helping maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, the NAIC is the oldest association of state officials. For more than 135 years, state-based insurance supervision has served the needs of consumers, industry and the business of insurance at-large by ensuring hands-on, frontline protection for consumers, while providing insurers the uniform platforms and coordinated systems they need to compete effectively in an ever-changing marketplace. For more consumer information visit InsureUonline.org

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