



News for Immediate Release

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After the Storm: Tips for Filing Insurance Claims

Harrisburg – In the wake of the recent storm, homeowners may have questions about what damages are covered by insurance.

While each insurance policy differs, Pennsylvania Insurance Commissioner Michael Consedine today offered the following examples of what is and is not covered in a typical homeowner's policy:

- **Flood damage.** Standard homeowners and renters insurance does not cover flood damage. Flood coverage, however, is available in the form of a separate policy from the [National Flood Insurance Program](#) and takes 30 days to become effective. If your flooding was related to sewage backup, ask your insurance agent or carrier if an endorsement for sewer backup coverage was added to your homeowner's policy. If so, your losses may be covered if the water damage was caused by sewer lines backing up through your home's drain pipes.
- **Auto damage.** If you have comprehensive coverage on your auto insurance policy, the damages sustained from flooding will be covered.
- **Power outages.** Generally, there is no coverage for damage or a loss caused by a power outage if the source of the power outage did not occur on the insured premises. However, if the source of the power outage occurred on the insured premises, there is coverage.
- **Removal of trees and branches.** The removal of downed trees and/or debris is covered if there is damage to a covered structure or the Pennsylvania governor declares the area where the damage occurred is a disaster area.
- **Additional living expenses.** There may be an allowance for offsite housing until your home is repaired. Keep all your bills and payments made for offsite housing.

Consedine encouraged consumers to read the terms and conditions of their own policies.

After you contact your insurance company, take pictures of the damage and log your expenses:

- **Do not throw away your damaged property and do not make any permanent repairs.** Your claim could be denied if the insurance company or adjuster is unable to see the extent of the damage to your property. If you do make permanent repairs before the adjuster has seen the damage, your claim could be denied.
- **Be wary of anyone who knocks at your door and offers to do your home repairs.** Natural disasters can be a magnet for scam artists.
- **Know your options when working with a property claims adjuster.** You have the option of working with a company-appointed adjuster or you may choose to use a public adjuster to assist you in filing your claim. Be aware that [public adjusters](#) will charge a fee for their services.
- **Be sure you are working with a reputable, dependable contractor.** 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. You can also check with the Better Business Bureau.

For more tips, download the "[After the Storm](#)" factsheet.

Consumers should also visit www.insurance.pa.gov and click on the "Storm Tips" icon.

Consumers with questions or complaints can call the department's toll-free, consumer hotline at 877- 881-6388.

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