

# **NJDOBI Offers Guidance on Filing Homeowners Insurance Claims to NJ Homeowners Impacted by Tropical Storm Isaias**

*Atlantic Hurricane Season Peak is mid-August through late October*

**TRENTON** – The Department of Banking and Insurance today provided guidance on filing a homeowners insurance claim for storm-related damage, as well as information about flood insurance to help New Jersey homeowners who have suffered property damage caused by the recent tropical storm that rattled the state. The guidance comes as the peak season for tropical storms and hurricanes begins.

“Tropical Storm Isaias caused widespread damage throughout the state. Homeowners who have suffered property damage due to the storm should know that they can file a claim with their homeowners insurance company. We also want homeowners to know that if they have an issue or concern related to their insurance claim, they can contact the department for help,” said Commissioner Marlene Caride.

Homeowners insurance protects homeowners from damage to their home, other structures not attached to the home like detached garages, storage sheds and fences, as well as personal property like furniture. Homeowners insurance policies exclude water damage caused by flood. Renters insurance policies also exclude coverage for flood damage. Only flood insurance covers a person’s home and their personal property from floods. Consumers can purchase a flood insurance policy from the National Flood Insurance Program, a federal program which is the primary provider of flood insurance for residential property. Private flood insurance is also an option.

Hurricanes bring many hazards to New Jersey’s coastal communities and inland areas. A storm that does not reach the strength of a major hurricane can still cause widespread damage. The peak potential for hurricane and tropical storm activity in New Jersey runs from mid-August through the end of October. Hurricane season runs June 1 through November 30.

## **How to File Homeowners Insurance Claim**

**Call your agent or insurance company.** Call your agent or insurer as soon as possible to report your loss. Have your policy number ready along with any information that may be relevant, and have paper and pen to record the claim number, contact information for the assigned claim representative and any important information about your claim. Ask your agent or insurance company what documentation you will need to provide to them. If you have any questions, your agent or insurance company will assist you.

**Make necessary repairs.** If your property has been damaged, it is important to make any necessary temporary repairs to protect the property from further loss or damage. For example, if windows are broken, have them boarded up to protect against vandalism or weather. Be sure to save all receipts or bills to submit for your claim.

**Work with claim adjuster.** Your insurance company will assign a claim adjuster to inspect the damages and determine coverage. You should cooperate with the adjuster and keep written notes about conversations regarding your claim. The company should provide you with a copy of the damage estimate and if you request it, give you the name of a contractor who will do the work at the price estimated. You are not required to use the company’s

recommended contractor. If all or part of the loss is not covered, the company must explain how coverage is excluded under your policy.

**Resolving disputes.** If you and the insurance company do not agree, first try to resolve your issues with the company. Sometimes it helps to have your contractor speak directly with the claim adjuster. If you cannot resolve the dispute with your insurance company, you can:

- Contact the Department's Consumer Hotline at 1-800-446-7467 (8:30 am to 5:00 pm EST Monday-Friday), or go to the Department website and click on Consumer Assistance - Inquiries/Complaints, at <https://www.dobi.nj.gov>

## **Understand Flood Insurance**

Flood insurance is not part of most insurance policies written for homeowners, as well as policies for condominium-owners and renters. Consumers can purchase a flood insurance policy from the National Flood Insurance Program (NFIP) or from an insurance company offering private flood insurance.

Consumers should be aware that flood insurance is not effective until 30 days after it is sold. Therefore, consumers who want flood insurance for this storm season should contact an approved flood insurance agent immediately and not wait for another approaching storm.

For more about flood insurance through the NFIP, go to: [www.floodsmart.gov](http://www.floodsmart.gov).

Consumers can begin shopping for private flood insurance in New Jersey by consulting the [Department's private flood insurer list](#).

## **For More Information**

To learn more about [Homeowner's Insurance Coverage](#)

To learn more about [Renter's Insurance Coverage](#)

To learn more about the [National Flood Insurance Program](#)

To learn more about [emergency preparedness in New Jersey](#)