

# WHAT NOW?

## TIPS FOR TENNESSEE DISASTER VICTIMS

### 1. REGISTER FOR ASSISTANCE WITH FEMA.

If you have sustained any damage, register for assistance at [www.disasterassistance.gov/daip\\_en.portal](http://www.disasterassistance.gov/daip_en.portal) (Pre-screening questionnaire and Apply for Assistance Immediately) or call **1-800-621-FEMA (3362)** or **1-800-462-7585 (TTY)** for the hearing and speech impaired. (Details below).

### 2. FILE A CLAIM.

Survey your property, document the damage, follow your policy's claim-filing and dispute procedures. (Details below).

### 3. CONTACT THE STATE DEPARTMENT OF COMMERCE AND INSURANCE WITH INSURANCE COMPLAINTS.

Contact the Division of Commerce and Insurance if you feel your claim has been unfairly denied or if you feel the insurance company misrepresented the extent of your coverage initially. Call **1-800-342-4029, (615) 741-2218**, or email complaints to [CIS.Complaints@tn.gov](mailto:CIS.Complaints@tn.gov) (Details below).

# 1. REGISTER FOR ASSISTANCE WITH FEMA.

## How Do I Register?

Those in counties designated for assistance can begin the disaster application process by registering online at <http://www.DisasterAssistance.gov> or by calling **1-800-621-FEMA (3362)** or **1-800-462-7585 (TTY)** for the hearing and speech impaired. The toll-free numbers are available from 7:00 a.m. CT to 10:00 p.m. CT.

Have the following information ready:

- Name
- Permanent Address
- Phone Number
- Insurance Coverage Documentation
- Any Other Information That Will Help Substantiate Losses.

## What Assistance Can FEMA Potentially Provide?

- Rental payments for temporary housing for those whose homes are in an unlivable condition. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period, based on a review of individual applicant requirements. (Source: FEMA funded and administered.)
- Grants for home repairs and replacement of essential household items not covered by insurance, to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)
- Unemployment payments for up to 26 weeks for workers who temporarily lost jobs because of the disaster and for those who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for

personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance. (Source: U.S. Small Business Administration.)

- Loans of up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million. (Source: U.S. Small Business Administration.)
- Loans of up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. (Source: Farm Service Agency, U.S. Dept. of Agriculture.)
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

Source: <http://www.fema.gov/news/newsrelease.fema?id=51252>

### **Where Do I Go For More Information about FEMA?**

FEMA has set up a Tennessee-specific webpage, which can be accessed at:

<http://www.fema.gov/news/event.fema?id=12789>

## **2. FILE A CLAIM.**

### **CONTACT YOUR INSURANCE COMPANY**

Contact your insurance company as soon as possible. If you have a copy of the insurance policy, follow the claims procedure set forth in your policy. Contact your agent or the company, if you cannot locate your policy. If there is a dispute, follow the company's dispute process.

You'll need to have the following information ready when you call:

- The name of your insurance company
- Your policy number

- A cell phone, telephone number, or email address by which you can be reached at all times

Accepted insurance claims are usually prioritized by the severity of the damage reported. In addition, most, if not all, insurance policies require policyholders to report damage within a short time after the damage occurred.

Make sure you give the insurance company all of your contact information. Make it as easy as possible for the company to contact you. Write down your claims number and the name and direct phone number of the insurance company's claims representative, so you do not have to go through an automated system if you need to call back.

Many larger insurance companies have quick-response teams that come into areas of heavy damage to process large numbers of claims as quickly as possible. Others will not send someone out unless you call them. Call your company to be sure.

Write down what the insurance company representative tells you and keep all of your paperwork in a secure place. If you are having problems navigating your insurance company's claims process, try contacting your local sales agent. Your local agent may be better able to help you navigate the claims process.

If you attempt to file a claim and feel you have been discouraged from doing so or advised not to, document your attempts, what the insurance company representative told you, and with whom you spoke. If you have a better relationship with your local insurance sales agent, consider contacting him or her. If you feel you have been unfairly discouraged or advised not to file a claim, consider filing a complaint with the Department of Commerce and Insurance.

## **ASSESS AND DOCUMENT THE DAMAGE**

Once you have verified that your home is safe you should document all of the damage to your home. If you are unsure whether your property is safe, check with a structural expert. Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- If you have a digital camera, video camera, or a cell phone with a camera, thoroughly photograph the damaged areas, including high-water marks.

- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Local officials may require the disposal of damaged items according to a set protocol. Follow local disposal orders, but make sure to photograph your damaged items. In Davidson County, for example, debris is to be separated into four piles: white goods and metals (appliances, etc.), construction and demolition debris (lumber, windows, etc.), vegetation (brush, limbs, and all other yard waste), and household trash and garbage (including carpet). For more details in Davidson County, see <http://www.nashville.gov/pw/news/2010/100502.asp>.

Keep all of your paperwork organized and in an easily accessible place.

### **MAKE SAFE, TEMPORARY REPAIRS**

Secure and protect your property against further rain or other damage as much as possible without making permanent repairs, so that the adjuster can see and document the full extent of the damage. After documenting the damage, water-logged materials that can be removed without causing structural damage, should be removed to prevent further damage. Keep any receipts you incur for protecting your property from further damage.

### **FILE YOUR PROOF OF LOSS FORM**

The insurance adjuster will provide you with a Proof of Loss form, which is your official claim for damages. The Proof of Loss form usually needs to be filed within 60 days, but check your policy. The document substantiates the insurance claim.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has a complete, accurate, and signed Proof of Loss form. You should keep a copy of this document, along with a record of the date, time, and to whom you submitted it. Talk with your adjuster about how the damage assessment will be completed. In some cases, depending upon the extent of the damage to your property, policy limits may be paid without waiting for a site visit. This expedited process may be used when homes have been washed off their foundations, affected for long periods by standing water, or when only pilings or a foundation slab remain.

If you need more information about filing your claim go to:

[www.floodsmart.gov/floodsmart/pdfs/Tips for Filing Your Flood Insurance Claim.pdf](http://www.floodsmart.gov/floodsmart/pdfs/Tips%20for%20Filing%20Your%20Flood%20Insurance%20Claim.pdf)

## TIPS FOR DEALING WITH CONTRACTORS

If expensive repairs are needed, make sure you understand whether your insurance company will reimburse you before you commit. Don't be pressured to make a decision quickly. **Do not pay for repairs up front.** Try to get as many bids as possible. Ask for the contractor's license number and whether the contractor is properly bonded and insured against faulty repairs. Ask for an estimate in writing. Ask for the contractor's physical address. If you are able, check the Division of Consumer Affairs Buyer Beware List to see if the individual is listed. It can be accessed at: [http://tn.gov/consumer/documents/BuyerBewareList\\_039.pdf](http://tn.gov/consumer/documents/BuyerBewareList_039.pdf). Be wary of contractors who won't provide any of this information.

## 3. CONTACT THE STATE DEPARTMENT OF COMMERCE AND INSURANCE WITH INSURANCE COMPLAINTS.

After following your insurance company's dispute policy, contact the Department of Commerce and Insurance at **1 (800) 342-4029, (615) 741-2218**, or email [CIS.Complaints@tn.gov](mailto:CIS.Complaints@tn.gov) if you have a complaint about the way your insurance claim is being handled or if you were told initially that your policy covered more than your insurance company now says it does.

Provide as much detail as possible in your complaint, including representations that were made originally by the insurance company representative about the scope of the coverage. Be prepared to provide copies of any promotional materials you receive, copies of your policy, and any other documentation you receive or have sent to your insurance company.

### OTHER HELPFUL INFORMATION

- FEMA's Flood Site: [www.floodsmart.gov](http://www.floodsmart.gov)
- <http://www.tn.gov/attorneygeneral/cpro/flood.htm>
- People with questions about insurance should call 800-342-4029 or e-mail [CIS.complaints@tn.gov](mailto:CIS.complaints@tn.gov)
- People with questions about consumer issues should call 800-342-8385 or e-mail [consumer.affairs@tn.gov](mailto:consumer.affairs@tn.gov)
- People with questions related to Regulatory Board should e-mail [reg.boards@tn.gov](mailto:reg.boards@tn.gov)