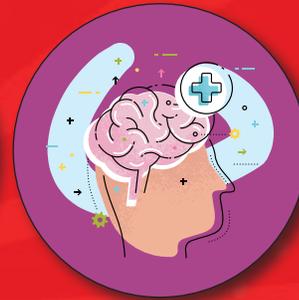


# INSURANCE MADE SIMPLE



## 2022 Consumer Calendar

# Our Mission

*Fostering fair marketplaces, public safety and consumer education that promote the success of individuals and businesses while serving as innovative leaders.*



# Consumer Insurance Resources

Need help? It's simple.



I'm an agent. How do I get information about my license and renewing my license? Contact our Agent Licensing Section at (615) 741-2693.



I need to file a complaint. What should I do? Contact the Consumer Insurance Services Section at (615) 741-2218.



How can I search for a loved one's life insurance policy? Complete a request form at [www.tn.gov/insurance](http://www.tn.gov/insurance).



How can I check if my insurance agent is licensed? Look up an agent's license at [www.tn.gov/insurance](http://www.tn.gov/insurance).



How do I check on a disciplinary action taken against an agent? Visit [www.tn.gov/commerce/disciplinary-actions](http://www.tn.gov/commerce/disciplinary-actions).



Where can I get more information about disaster recovery? Visit [www.tn.gov/commerce/disasters](http://www.tn.gov/commerce/disasters).

**Still have questions?**  
**Visit [www.tn.gov/commerce](http://www.tn.gov/commerce) or call 1-800-342-4029**  
**or (615) 741-2218 for more information.**



*Escanee este código para ver un video para consumidores hispanohablantes.*

# DENIED A CLAIM? SPEAK UP.

The insurance claims process can be difficult to navigate. If you experience a disagreement with your insurance company or you suspect the claim is being wrongfully denied, you can file a complaint with TDCI.

- Complaints can be filed due to claim delays, claim denial, settlement disagreements, cancellation, nonrenewal and other issues with an insurance agent or company.
- Complaints can be filed on any insurance issue for policies that were written in Tennessee.
- To file a complaint, visit [tn.gov/insurance](http://tn.gov/insurance) and select File a Complaint. If you do not have internet or computer access, call Consumer Insurance Services at 615-741-2218 to receive the complaint form. Complaints must be in written form.
- After you file a complaint, an investigator will serve as a mediator between you and the company. The investigator will get a copy of the policy to review and try to come to a resolution.
- Companies have 30 days by law to respond to a complaint from the Department. If the company does not respond within 30 days, it must pay \$100 per day until it does respond.
- Complaint data is confidential and will not be disclosed to anyone other than the complainant and the involved carrier.



# January 2022



January is Cervical Cancer Awareness Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	<b>1</b> NEW YEAR'S DAY <i>State Offices Closed</i>
<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9</b> NATIONAL LAW ENFORCEMENT APPRECIATION DAY	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>16</b>	<b>17</b> MARTIN LUTHER KING, JR. DAY <i>State Offices Closed</i>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>
<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
<b>30</b>	<b>31</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

# STAY ON SOLID GROUND.

Tennessee lies on two seismic zones, or areas prone to earthquakes: the New Madrid Seismic Zone in the western part of the state and the East Tennessee Seismic Zone. Learn more about your earthquake risk and insurance for Earthquake Awareness Month.

- Damage due to earthquakes is generally not covered by traditional homeowners and business insurance policies.
- The deductible, or amount you are responsible to pay, for earthquake insurance is typically 10% to 20% of the coverage limit. For example, if your home is insured for \$200,000, a 10% deductible would be \$20,000.
- Depending on the policy, there may be a separate deductible to insure your belongings inside your home.
- The premium cost for earthquake insurance depends on several factors including the location, materials, size and type of home.
- Keep furniture anchored to the floor or wall. Make a plan for your family in case an earthquake occurs. Remember Drop, Cover, Hold On: get on the ground, get under a sturdy desk or table and wait until the shaking stops.
- Talk to a licensed agent to determine if earthquake insurance is right for you.



# February 2022



February is Black History Month, National Earthquake Awareness Month, American Heart Month and Insurance Careers Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14 VALENTINE'S DAY	15	16	17	18	19
20	21 PRESIDENTS' DAY <i>State Offices Closed</i> AMERICA SAVES WEEK BEGINS	22	23	24	25	26
27	28 SEVERE WEATHER AWARENESS WEEK BEGINS	1	2	3	4	5

# STAY SAFE AT HOME.

Tennessee is no stranger to severe weather disasters, from tornadoes to derechos to ice storms. Typically, our state experiences at least one tornado each year, and most of them are in Middle Tennessee. Homeowners insurance can help keep costs down if your home is damaged in a storm.

- Most homeowners insurance policies cover damages from tornadoes, hail, strong winds, lightning and ice. Homeowners insurance typically does not cover damages from flood or earthquakes. Additional separate policies are needed to specifically cover damages from floods and/or earthquakes.
- Most policies include four essential types of coverage: structure of your home, contents or personal belongings, liability protection (if someone is injured on your property) and additional living expenses if you are unable to live in your home due to the damage.
- Before a storm hits, keep a list of your possessions and their value. This could be helpful to your insurance company when filing a claim. The National Association of Insurance Commissioners (NAIC) Home Inventory App makes this easy and accessible.
- If your home is damaged by an insured weather event, contact your insurance company as soon as it is safe to do so, and make sure to take pictures of the damage.
- After you file your claim, your insurance company will send a claims adjuster to your home to assess the damage at no cost to you. The insurance company will determine how much to pay based on your policy and the damage and will work with you to get a contractor to repair your home.



# March 2022



March is National Credit Education Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	1	2	3	4	5
6	7	8	9	10	11	12
13 <b>SPRING FORWARD!</b> <i>Don't forget to set your clocks ahead one hour and change the batteries in your smoke alarms and carbon monoxide detectors.</i>	14	15	16	17 <b>ST. PATRICK'S DAY</b>	18	19
20 <b>SPRING BEGINS</b>	21	22	23	24	25	26
27	28	29	30	31	1	2

# SPOT THE SCAMS!

This month we celebrate Financial Literacy Month to better understand and manage finances. Insurance helps your finances by preventing a sudden major cost if disaster strikes. Use these tips to help you keep track of your insurance payments and prevent you from becoming a victim of scams.

## INSURANCE 101

- When purchasing insurance, make sure you get quotes from multiple companies. Get the right coverage to fit your needs.
- Don't just consider the premium price. Make sure the deductible is feasible for your budget in case you need to file a claim.
- For some insurance policies, there are ways to keep premium prices low. Contact your agent to get more information about potential discounts.

## WATCH OUT FOR SCAMMERS

- Never pay for anything in gift cards.
- If you receive a call from an organization asking for money or verification of sensitive information, hang up and contact the organization directly.
- Do not click on links from suspicious emails.
- Look up the licensure of insurance agents, companies, contractors and other professionals at [tn.gov/insurance](http://tn.gov/insurance) and [verify.tn.gov](http://verify.tn.gov).
- After a storm, government officials will not ask for money. Always ask for credentials.



# April 2022



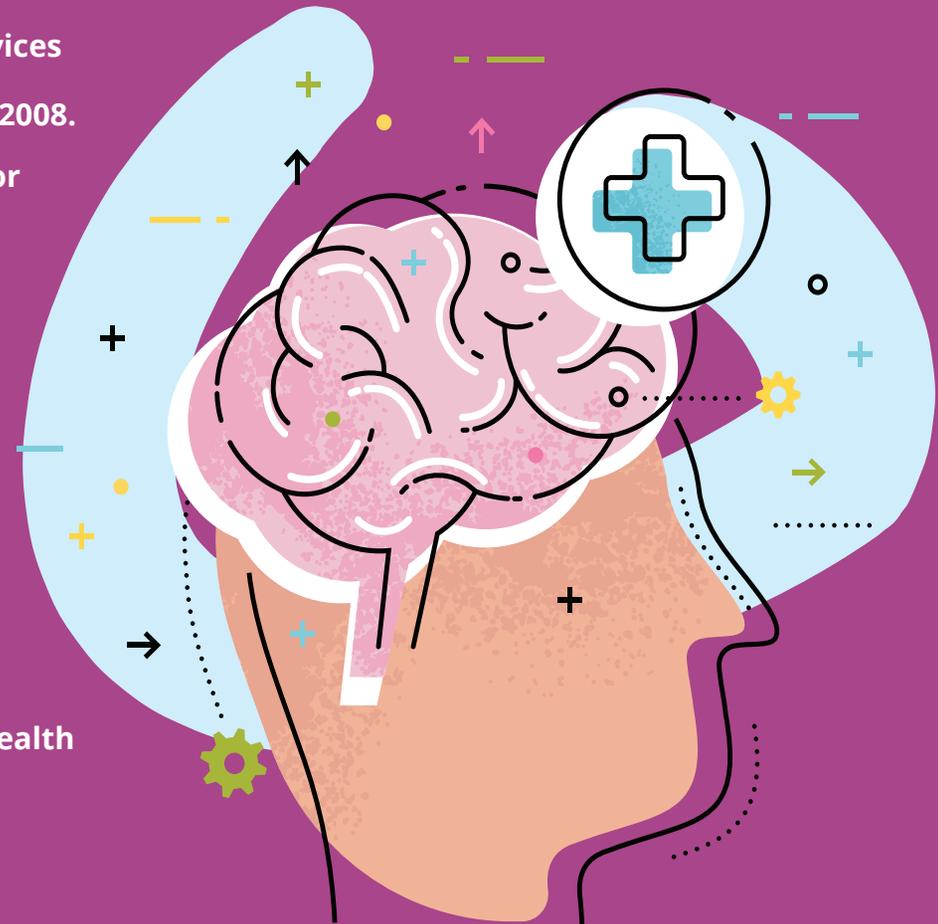
April is Military Saves Month and Financial Literacy Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10 PUBLIC SAFETY TELECOMMUNICATORS WEEK BEGINS	11	12	13	14	15 GOOD FRIDAY <i>State Offices Closed</i>	16
17 EASTER SUNDAY	18	19	20	21	22 TEACH CHILDREN TO SAVE DAY	23
24	25	26	27	28	29	30

# GOOD MENTAL HEALTH IS GOOD HEALTH.

Managing mental health can be challenging and pricey, but still very important. This Mental Health Awareness Month, learn how insurance may help cover treatment costs for mental health and substance use.

- Any health plan that covers mental health and substance use services must match its coverage with the plan's physical health coverage, according to the Mental Health Parity and Addiction Equity Act of 2008.
- Copays, deductibles, the number of days for staying in a hospital or treatment facility, prior authorization, prescription drug tiers and maximum benefit limits must be the same for both mental health and physical health services. For example, if your copay for physical health services is \$30, it must also be \$30 for mental health services.
- Treatment for mental health may include therapy, in-patient and out-patient treatment, medication management for depression, schizophrenia, bipolar disorder, psychotic disorder and Applied Behavioral Analysis for the treatment of Autism Spectrum Disorder.
- Treatment for substance use disorder from alcohol, tobacco and drugs may include detox medications, in-patient and out-patient treatment, step therapy, behavioral counseling and more.
- Some health plans are exempt from this coverage. Contact your health insurance company to better understand your coverage.



# May 2022



May is National Mental Health Awareness Month, National Building Safety Month, National Financial Literacy Month and Disability Insurance Awareness Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 TEACHER APPRECIATION WEEK BEGINS	3 TEACHER APPRECIATION DAY	4 INTERNATIONAL FIREFIGHTERS DAY	5	6	7 WILDFIRE COMMUNITY AWARENESS DAY
8 MOTHER'S DAY	9	10	11	12	13	14
15 NATIONAL POLICE WEEK BEGINS <hr/> NATIONAL SENIOR FRAUD AWARENESS DAY	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30 MEMORIAL DAY <i>State Offices Closed</i>	31	1	2	3	5

# BE FLOOD AWARE.

Tennessee has experienced flooding each year from 2015-2021. Just having one inch of water in your home can cause \$25,000 in damages, according to FEMA. This month, let's talk about flood insurance.

- Damages from floods are not covered by standard homeowners insurance.
- Flooding is the most common natural disaster in the U.S., according to FEMA.
- Flood insurance covers the structure of your home, such as electrical and plumbing systems, furnaces, water heaters and built-in appliances, in the event of a flood.
- Flood insurance can also cover damage from mudslides caused by floods.
- You can purchase a structure and contents policy to also include your belongings.
- There is typically a 30-day waiting period from the date of purchase before the flood policy goes into effect.
- The price of flood insurance depends on several factors of your home, including the location, size, age and more.
- While the number of disasters each year is increasing, only approximately 50% of events trigger federal assistance, according to FEMA.
- Several agents sell flood insurance through the National Flood Insurance Program. Contact an agent to see if flood insurance meets your needs.
- For more information, visit [floodsmart.gov](https://www.floodsmart.gov).



# June 2022



June is Alzheimer's and Brain Awareness Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15 WORLD ELDER ABUSE AWARENESS DAY	16	17	18
19 JUNETEENTH FATHER'S DAY	20	21 SUMMER BEGINS	22	23	24	25
26	27	28 NATIONAL INSURANCE AWARENESS DAY	29	30	1	2

# BE READY TO RENT!

If you are renting an apartment or home, you can still protect your belongings by using renters insurance.

- Renters insurance covers your possessions in case they are damaged during a storm, break-in or other insured event.
- Renters insurance can be useful for college-aged students who have laptops, TVs and other valuables.
- If you are a parent of a college-aged student, your homeowners insurance policy may cover your child's possessions at their dorm or rented property. Contact your agent to see if your homeowners policy covers their belongings.
- There are two types of renters insurance:
  - ◊ The Broad Form (most common): covers personal belongings against specific events such as fire or theft.
  - ◊ The Comprehensive Form: provides coverage for a range of events such as hurricanes and/or violent storms.
- Renters policies are either actual cash-value or replacement cost.
  - ◊ Actual Cash-Value: reimburses you for the cost of the property at the time of the claim, minus the deductible.
  - ◊ Replacement Cost: reimburses the full value of the insured items, minus the deductible. This coverage has a higher up-front cost.



# July 2022



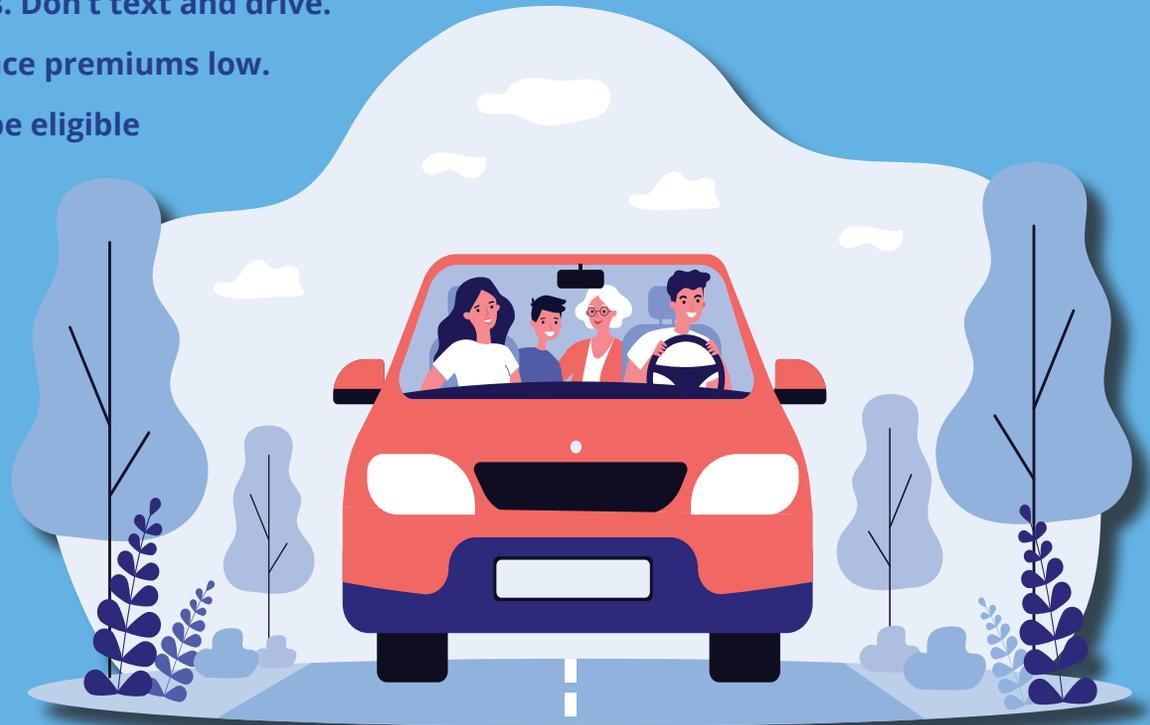
July is HIV and Hemochromatosis Screening Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	1	2
3	4 INDEPENDENCE DAY <i>State Offices Closed</i>	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

# ROADWORTHY COVERAGE.

As families prepare to go back to school, teenagers and young adults may be spending more time on the road. Here are some things you should know about auto insurance:

- Auto insurance for teenagers and young adults is more expensive because they statistically have a higher chance of getting in a wreck. In 2021, more than 18,000 crashes involved drivers aged 15-20, according to the Tennessee Department of Safety and Homeland Security.
- Distracted driving is a leading cause of car accidents. Don't text and drive.
- Driving an older vehicle may help keep auto insurance premiums low.
- If your teen makes good grades in school, you may be eligible for a discount on your auto insurance.
- Make sure new drivers understand how deductibles work. This is the amount the driver is responsible for when receiving payment for repairing or replacing a vehicle.
- If your teen gets in a wreck, make sure they know how to access their auto insurance information.
- After a wreck, drivers should call the police, share auto insurance information with other drivers involved in the crash and file a claim with the at-fault driver's insurance company as soon as possible.



# August 2022



*August is National Back to School Month*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14 NATIONAL FINANCIAL AWARENESS DAY	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

# PLAN FOR THEIR FUTURE.

Experiencing a death in the family is stressful without having to navigate extra expenses. During Life Insurance Awareness Month, use these tips to see if life insurance is a good choice for your family:

- Life insurance can be used for funeral expenses, college tuition and other significant expenses after the policyholder dies. Life insurance can also be beneficial if you are the sole breadwinner for your family.
- There are several types of life insurance. Term life insurance provides coverage for a specific period of time, such as 20 years, as long as the policyholder pays the premium. Whole life insurance covers the policyholder for his or her entire life.
- When thinking of the future, keep in mind life insurance is less expensive for younger policyholders.
- After filing a claim, the life insurance company has 60 days to pay the death claim. If a claim is not paid within 15 days of the claim, the company must also pay interest.
- If you are not sure if a deceased loved one had life insurance, visit [tn.gov/insurance](https://tn.gov/insurance) to use the Lost Policy Service. This tool can be used to determine if you are a beneficiary of a life insurance policy.



# September 2022



September is National Life Insurance Awareness Month, National Preparedness Month, National Campus Fire Safety Month and National College Savings Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5 LABOR DAY <i>State Offices Closed</i>	6	7	8	9	10
11 PATRIOT DAY	12	13	14	15 HISPANIC HERITAGE MONTH BEGINS	16	17
18 CARBON MONOXIDE AWARENESS DAY	19	20	21	22 FALL BEGINS	23	24
25	26	27	28	29	30	1

# MAKE THE RIGHT PICK.

Navigating health insurance can be challenging. As open enrollment nears, be prepared when selecting a health plan with these tips:

- Typically, health insurance covers preventative care, such as annual physicals and vaccinations. It also generally covers maternity and well-baby care, pediatric care, prescriptions and laboratory work.
- There are several types of health insurance, and they often differ when it comes to getting care from an in-network provider versus an out-of-network provider. Make sure you understand if your services will be covered if you choose a doctor who is out-of-network. Visits from in-network providers will help keep costs down.
- Generally, you pay a copay or a percentage of the service costs until you hit your deductible. When you reach your deductible, the insurance company will pay either all or a percentage of the remaining medical costs that year.
- If you meet your out-of-pocket maximum, insurance will cover the remaining costs that year.
- Keep your health insurance card with you at all times in case of an emergency.
- Children and young adults can stay covered by their parents' health insurance policy until they turn 26 years old.
- If the health plan does not specifically say it is insurance, then it is not regulated by the Tennessee Department of Commerce and Insurance. Make sure you have the right coverage for you and your family.



# October 2022



October is National Domestic Violence Awareness Month  
and National Financial Planning Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9 NATIONAL FIRE PREVENTION WEEK BEGINS	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26 NATIONAL TENNESSEE DAY	27	28 NATIONAL FIRST RESPONDERS DAY	29
30	31 HALLOWEEN	1	2	3	4	5

# BE A SMART SHOPPER.

There are many factors to think about when purchasing any type of insurance. Here are some things to consider to help make the process a little easier when buying insurance:

- Make sure the insurance company and/or agent are licensed to work in Tennessee by visiting [tn.gov/insurance](http://tn.gov/insurance).
- Look up complaint data of insurance companies at [tn.gov/insurance](http://tn.gov/insurance). Keep in mind companies with more Tennessee policyholders will likely have more complaints.
- Don't just consider the premium price. Make sure you are getting the coverage level you want and that the deductible is attainable if you have to file a claim.
- Get quotes from multiple companies. This helps you get a good deal and protects you from becoming a victim of high-pressure sales tactics.
- Always look over exceptions to coverage so you understand what situations are not insured.
- Contact an agent to answer questions and help decide what is right for your family.



# November 2022



November is National Diabetes Month  
and National Military Family Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
<b>6</b> <b>FALL BACK!</b> <i>Don't forget to set your clocks back one hour and change the batteries in your smoke alarms and carbon monoxide detectors.</i>	7	8	9	10	<b>11</b> <b>VETERANS DAY</b> <i>State Offices Closed</i>	12
<b>13</b> <b>INTERNATIONAL FRAUD AWARENESS WEEK BEGINS</b>	14	15	16	17	18	19
20	21	22	23	<b>24</b> <b>THANKSGIVING DAY</b> <i>State Offices Closed</i>	<b>25</b> <i>State Offices Closed</i>	26
27	28	29	30	1	2	3

# STAY WARM AND SAFE.

Winter is the deadliest time for house fires. This holiday season, take some small efforts to keep your home and your loved ones safe:

- Keep your homeowners insurance policy up to date to make sure you have enough coverage for your home and belongings in case you do experience a fire.
- Keep a home inventory of furniture and other items in your home in case you need to file a claim. Download the National Association of Insurance Commissioners (NAIC) Home Inventory App to organize your inventory.
- Half of all house fires start in the kitchen, according to the National Fire Protection Association. Double check the stove and oven are turned off after cooking and keep flammable items away from the stove.
- Never leave space heaters on unattended. Keep flammable items far away from space heaters.
- Clean the lint off your dryer vent. Nearly 3,000 house fires start from dryers each year, according to the U.S. Fire Administration.
- Make sure smoke alarms are installed throughout your home and replace the batteries twice a year.
- Make a fire escape plan for your home, including two exits from the house.
- Keep bedroom doors closed while you sleep. Closing the door could save your life in case there is a fire.
- For more fire safety tips, visit [tn.gov/commerce/fire-prevention.html](https://www.tn.gov/commerce/fire-prevention.html).



# December 2022



December is National Identity Theft Prevention and Awareness Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21 WINTER BEGINS	22	23 CHRISTMAS EVE (OBSERVED) <i>State Offices Closed</i>	24 CHRISTMAS EVE
25 CHRISTMAS DAY	26 CHRISTMAS DAY (OBSERVED) <i>State Offices Closed</i>	27	28	29	30 NEW YEAR'S EVE (OBSERVED) <i>State Offices Closed</i>	31 NEW YEAR'S EVE



**500 James Robertson Parkway | Nashville, Tennessee 37243**  
**(615) 741-2218 | [tn.gov/insurance](https://tn.gov/insurance)**

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