

Top Ten Tips for People Affected by Winter Storms

1. Obtain a complete copy of your residential homeowners' insurance policy, including your declarations page. The law requires your insurance company to provide this to you free of charge within 30 days of your request. Review the definitions section of the policy including types of water damage that is covered and excluded. Ask your agent or insurance company representative to explain how much coverage you have and how to most effectively claim your benefits.
2. Homeowners policies do not cover flood damage, but they may cover other kinds of water damage. For example, they would generally pay for damage from rain coming through a hole in the roof or a broken window, as long as the hole was caused by strong winds or any other covered exposure listed in the policy. If there is water damage, check with your insurance company representative as to whether it is covered.
3. Damage caused from fallen trees are generally covered under all standard homeowner policies. There may be exceptions. Please consult with your agent or your insurance company.
4. Damaged vehicles as a result of flood or fallen trees are generally covered under the "Comprehensive" or "Other than Collision" portion of the auto policy. Check your auto insurance declaration page to see if this optional coverage was purchased and in effect at the time of loss.
5. Check your deductible and assess the situation. If the damage is below the deductible, the insurance company would not be obligated to pay. Of course, move forward to report the damages to your insurance company if the damages exceed your deductible.
6. Make temporary repairs to prevent your property from further damage. Take pictures and keep records of all clean up and repair costs. Don't make permanent repairs until the insurance adjuster sees the damage.
7. Document all of your conversations with your insurance company/adjuster about your claim and policy limitations in a dedicated "claim diary." If your adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy being cited.
8. Get at least one estimate or bid on the cost to repair your home to get a reasonable sense of the actual cost as compared to your coverage limits. This estimate can be compared with an estimate prepared by your insurance company.
9. Before you hire a contractor, check their licensing status, including any complaint registered with the [Contractors State License Board](#). View the CDI's electronic brochure [Don't Get Scammed After a Disaster](#).
10. Call the Department of Insurance Hotline at [800-927-4357](tel:800-927-4357) or through online chat at our website: insurance.ca.gov.

Please note: These tips are for general guidance only and are not a substitute for legal advice.