



State of Utah

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Insurance Commissioner

Insurance Department

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What to do if you have windstorm damage...

“In various parts of Northern Utah, people are assessing damage from the storm this week. The strength of the storm varied from place to place, as did the amount of loss. Shingles were ripped from roofs, garbage cans tossed into fences, and trees toppled onto cars, homes and garages,” stated Utah Insurance Commissioner, Neal Gooch.

Commissioner Gooch went on to say, “I know first-hand what Utahns are going through. Those who experienced losses during the storm may have questions about filing claims with insurers.”

To assist consumers, the Utah Insurance Department developed recommendations to navigate the claims process. The following is an abbreviated version of the one found on the Department’s website at <http://insurance.utah.gov/>. See the first link under the “**News**” heading.

Things to remember and steps to take with your claim:

- **Review** your insurance policy and discuss your situation with your insurance company or agent for specific information.
- **Take photos** or video of your damage before cleaning up or starting repairs.
- **Protect** property from further damage.
- **Keep receipts**, temporary repair expenses are typically covered under a homeowner policy.
- **Take safety precautions** if you do temporary repairs.
- **Landscaping** may not be covered from the windstorm.
- **Removal** of fallen trees:
 - from damaged property may be covered under your homeowner policy;
 - from your vehicle may not be covered under any of your policies.
- **Discuss coverage** with the adjuster.
- **Get an estimate** before submitting the claim if you think the loss amount is close to the deductible amount you may decide not to file a claim.
- **Use only licensed and insured contractors.** Verify licensure with Department of Occupational and Professional Licensing, www.dopl.utah.gov, and ask contractor for their certificate of insurance.
- **Report the claim**
 - Submit your claim as soon as possible.
 - Some insurers have a preferred list of contractors you may want to consider using.

Please note: Agency hours are 8am-5pm, Monday-Friday.

- See if your insurer can take your claim over the Internet.
- Contact information for insurance companies, agents and agencies can be found at <https://secure.utah.gov/cas/search?page=searchMenu>.
- **Document** activities associated with damage to your property including time spent making temporary repairs and details about calls made.
- **Under normal circumstances:**
 - The insurer has a minimum of 30 days to investigate your claim.
 - Your insurer should contact you within 15 days from when you filed your claim.
 - Your insurer should provide a substantive response within 15 days of a request from you.

If you encounter problems with your claim, contact your insurance company or agent to discuss your concerns; give them the opportunity to resolve the matter. If you are not satisfied with the results, the Utah Insurance Department's consumer service personnel are available to help. Our help is free.

For questions contact the Property and Casualty Division of the Utah Insurance Department: <http://insurance.utah.gov/auto/autohomecontacts.htm>, (801)538-3035.

Department website: www.insurance.utah.gov