



State of Connecticut

Insurance Department

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Storm Tips

Hartford, CT — With the recent storms that swept through Bridgeport, the Connecticut Insurance Department urges consumers to be familiar with the claims process. In addition, it's important to be aware of scam artists to avoid becoming a victim of unscrupulous firms.

If damage has been sustained, the following information may be helpful as consumers consider whether to file a claim with their insurance carrier.

1. **Know Your Policy**

Understand what your policy says. The policy is a contract between you and your insurance company. Know what is covered, what is excluded, and what the deductibles are.

2. **File Claims as Soon as Possible**

Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

3. **Provide Complete, Correct Information**

Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

4. **Keep Copies of all Correspondence**

Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with, and what was said. Also, keep a record of your time and expenses.

5. **Ask Questions**

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurance company interpret your policy differently. If this disagreement results in a claim denial, make sure you obtain a written letter explaining the reason for the denial and the specific policy language under which the claim is being denied.

6. **Don't Rush into a Settlement**

If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek a second opinion, or you may contact the Consumer Affairs Division regarding your rights under your policy.

7. **Auto and Homeowners Claims**

Auto and homeowners policies might require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these temporary repairs, so keep all receipts. Also, maintain any damaged personal property for the adjuster to inspect. If possible, take photographs or video of the damage before making temporary repairs.

- Don't make permanent repairs, although you should take reasonable measures to protect the property from further loss or damage e.g. if the window is broken don't leave it that way to allow further damage to the elements or expose the property to theft/burglary, cover or board up the window(s) etc. An insurance company may deny a claim if you make permanent repairs before the damage is inspected.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.
- Provide the claims adjuster with records of any improvements you made to your property.
- Ask the claims adjuster for an itemized explanation of the claim settlement offer.

How to avoid becoming victim to a scam?

After each natural disaster, the area affected is inundated by outsiders, including insurance adjusters, emergency/medical personnel and assistance organizations. **However, along with these support teams, unscrupulous building repair firms swoop down on the community.** The following can help you from becoming a victim:

1. Beware of high pressure sales people. Don't be rushed into signing a contract. Instead take the time to obtain written estimates from more than one vendor.
2. Know who you are dealing with. Obtain references, check with the Better Business Bureau, review licenses and ensure that the vendor is properly insured.
3. Don't make large down payments. Down payments are customary, however, unscrupulous vendors will disappear after receiving the down payment or performing limited work.

Public Adjusters may contact you offering to represent you in handling your claim. These are legitimate independent property insurance professionals who provide an important service, particularly where a claim is unusually complex. However, you may instead want to rely on the insurance company adjuster to handle your claim. This service is done without additional charge according to your policy provisions. If you choose to use a Public Adjuster, be sure to check his/her references, licenses and professional credentials. **Also, be aware that you will have to**

share a percentage of your insurance settlement with the Public Adjuster for services performed.

Catastrophes provide an environment for crimes of opportunity. Your insurance policy provides for payment to you for damage to your property by covered perils. It does not provide for payments for fictitious or inflated damages. After a catastrophe, unscrupulous service vendors and/or company claims adjusters may approach you with schemes to put you in a better position than you were before the catastrophe event. These schemes usually involve kickbacks to the vendor or claims adjuster. Sometimes these schemes only involve the vendor and the claims adjuster without the direct knowledge of the insured.

Insurance fraud is a crime. If you are getting something for nothing, it is a good indicator that something may be wrong. Don't get involved with these schemes. Instead contact your insurance company and ask to speak to the Special Investigation Unit and report the facts for their investigation.

Who should you contact if you believe you have been victimized by building repair firms or you have knowledge of suspected insurance fraud?

1. Report problems with building repair firms to the State of Connecticut Department of Consumer Protection.
2. Report all suspected insurance fraud to your insurance company's Special Investigation Unit (check your policy or billing information for phone numbers). You can also report insurance fraud to the Connecticut Insurance Department at: (860) 297-3933.

The Connecticut Insurance Department's Consumer Services unit is also available to consumers at 1-800-203-3447.

For additional tips and more information about insurance, visit www.InsureUonline.org.

ABOUT THE CONNECTICUT INSURANCE DEPARTMENT

The mission of the Connecticut Insurance Department is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at www.ct.gov/cid.