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## **After the Storm**

The Maryland Insurance Administration is here to help.

The Maryland Insurance Administration can assist you by providing contact information for your insurer or by helping you with questions about how to file a claim. You can reach us at 800-492-6116.

### **Quick Tips if you have damage after a storm:**

- Make sure your adjuster and insurer have your current phone number.
- Make sure your address is visible from the street. You may need to post a sign with your address in the yard.
- Try to be there when the adjuster visits and point out all damage.
- Get multiple bids from contractors and compare them with the adjuster's report before settling the claim.
- Save proof that you paid the deductible on the claim. State law makes it illegal for contractors or roofers to offer to waive a deductible or to promise a rebate for your deductible. It also allows your insurer to request proof, such a receipt or canceled check, that you paid the deductible.
- In the event a federal disaster declaration is issued, Marylanders can apply for federal aid for damage not covered by insurance at [DisasterAssistance.gov](http://DisasterAssistance.gov).
- Report price gouging. It's illegal to charge excessive prices for building materials and necessities to take advantage of a disaster. You can report suspected price gouging to the Office of the Attorney General or the Maryland Department of Labor.

### **Tips for when you need to file a claim:**

- Call your insurance producer (agent or broker) or insurer as soon as possible to report property damage.  
<https://insurance.maryland.gov/Consumer/Documents/publicnew/REPORTING-AN-INSURANCE-CLAIM.pdf>

- Keep a record of everyone you talk with about the damage, including your insurer, insurance adjuster and contractors.  
<https://insurance.maryland.gov/Consumer/Documents/publicnew/CLAIM-LOG.pdf>
- Be ready to answer questions about the damage.  
<https://insurance.maryland.gov/Consumer/Documents/publicnew/ESTIMATING-THE-DAMAGE.pdf>
- Ask your insurer about an advance payment if you need help quickly.
- Ask about living expenses. Most policies will cover some of the costs you have if you are unable to live in your home because of damage that is covered by your insurance policy. It is a good idea to keep your receipts for these costs since your insurer may ask for proof.  
<https://insurance.maryland.gov/Consumer/Documents/publicnew/ADDITIONAL-LIVING-EXPENSE.pdf>
- For additional information, visit the MIA's website for tips on regarding homeowner's claims.  
<https://insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx>

### **Additional Tips:**

- If your personal property is damaged.  
<https://insurance.maryland.gov/Consumer/Documents/publications/afteraloss.pdf>
- Water and mold: What you need to know about insurance coverage.  
[https://insurance.maryland.gov/Consumer/Documents/publications/advisory\\_understanding\\_the\\_difference\\_between\\_flood\\_water.pdf](https://insurance.maryland.gov/Consumer/Documents/publications/advisory_understanding_the_difference_between_flood_water.pdf)
- What if my insurer isn't paying enough? If you believe your insurer didn't pay enough to cover your damages or unfairly denied your claim, you have options.  
<https://insurance.maryland.gov/Consumer/Documents/publicnew/DETERMINING-COVERAGE.pdf>
- Tips for repairing your home.  
<http://www.dllr.maryland.gov/license/mhic/mhicconadvice.shtml>
- My car was flooded: Answers to common questions if your car is flooded.  
<https://insurance.maryland.gov/Consumer/Documents/publicnew/Flooded-Car-FAQs.pdf>

### **Additional Contacts:**

- Resources and key contacts:  
<https://insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx>
- National Flood Insurance Program: How to file a claim:  
[https://www.fema.gov/sites/default/files/2020-07/fema\\_nfip\\_starting-your-recovery\\_2020.pdf](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_starting-your-recovery_2020.pdf)
- [DisasterAssistance.gov](https://www.disasterassistance.gov): Apply for FEMA help, check the status of your application, or find a hotel that accepts FEMA's Transitional Sheltering Assistance.
- Questions? Call the MIA at 800-492-6116.