



Maryland

INSURANCE ADMINISTRATION

VIRTUAL DISASTER CENTER



Tips if you have damage:

- 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>



Tips if you have damage:

- 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.



Tips if you have 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.
- Ask your insurer about an advance payment if you need help quickly.



Tips if you have damage:

- 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>
- 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.



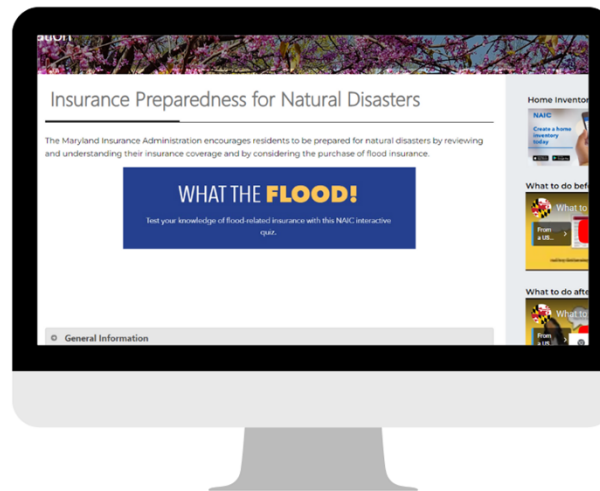
Additional Tips:

- If your personal property is damaged.
<https://insurance.maryland.gov/Consumer/Documents/publications/afteraloss.pdf>
- 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. <https://www.labor.maryland.gov/license/mhic/mhicconadvice.shtml>



Additional Contacts:

- Resources and key contacts:
<https://insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx>
- Questions? Call the MIA at 800-492-6116.



Additional Resources

- [Insurance Preparedness Guide for Post-Disaster Claims](#)
Spanish: [Guía De Preparación De Seguros Para Reclamaciones Posteriores A Desastres](#)
- Consumer Advisory: [Contractors or Individuals that Offer to Help You with your Insurance Claim](#)
Aviso al consumidor: [contratistas o personas que se ofrecen a ayudarlo con su reclamo de seguro](#)
- [Property Damage - What to Do After A Loss](#)
[Daño A La Propiedad Qué Hacer Después De Una Pérdida](#)



Contact Information

Maryland Insurance Administration

 800-492-6116 or 410-468-2000

 insurance.maryland.gov



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Maryland Insurance Administration



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