If the adjuster denies coverage for your claim or if you do not agree with the amount it is offering to settle your claim, ask the adjuster to give you their reasons in writing. Also request a copy of any document that they refer to in their letters, i.e., the insurance policy, contract, etc. If your claim is denied, you may still be able to convince the adjuster that they are wrong. Review the insurance policy, make sure you provided all of the information that you needed to provide to determine if the adjuster’s position makes sense to you. If you disagree with the adjuster’s interpretation of the policy, or if there is room for dispute promptly consult a lawyer.

WHAT ABOUT DAMAGE TO MY AUTOMOBILE?

Your homeowner’s policy usually will not cover damage to your automobile. If your automobile was damaged while parked at your house or apartment, your automobile insurance policy will likely provide coverage for the damage if that policy includes "comprehensive" coverage. This "comprehensive" coverage is not provided by an automobile insurance policy which only meets the minimum insurance requirements of Hawaii law. It is usually provided for an additional premium above the minimum coverage. Review your policy to see if it provides this coverage. Handle your claim for automobile coverage in the same way you handle your claim for damage to your home or apartment. That is, follow the suggestions provided earlier in this brochure. Do not delay making a claim with your insurance company.

If someone else damages your automobile, you can report the claim to YOUR insurance carrier, who may help you make your claim with the other driver’s insurance company or they may agree to make the claim for you.

WHAT HAPPENS IF THE LANGUAGE OF MY INSURANCE POLICY IS NOT CLEAR?

Courts recognize that insurance policies are written by the insurance company and that the consumers have no choice in the language used. As a result, any vagueness, uncertainty or ambiguity in the insurance policy will be interpreted in favor of the policy holder and against the insurance company. In other words, if the policy can reasonably be interpreted two different ways, the policy holder will usually be given the benefit of the doubt. Keep these rules in mind when you discuss your policy with any insurance company representative. If the insurance adjuster takes the position that part of your claim is not covered, ask them to show you the specific portion of the insurance policy which clearly and unambiguously excludes coverage for that part of the claim.

HOW DO I CONTACT MY INSURANCE COMPANY?

Enclosed is a list of the phone numbers of most major insurance companies. Call the listed number. If you can't get through or if your insurance company is not listed, call the agent from whom you purchased the policy.

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Allstate</td>
<td>1-800-386-6126</td>
</tr>
<tr>
<td>Atlas Insurance</td>
<td>(808) 533-3222</td>
</tr>
<tr>
<td>Farmers Insurance</td>
<td>(808) 544-3999</td>
</tr>
<tr>
<td>Fireman’s Fund Insurance Co.</td>
<td>1-800-227-1700</td>
</tr>
<tr>
<td>First Insurance Company</td>
<td>1-800-272-5202</td>
</tr>
<tr>
<td>GEICO</td>
<td>(808) 593-1010 or 1-800-841-3000</td>
</tr>
<tr>
<td>Hawaiian Insurance</td>
<td>(808) 536-2777</td>
</tr>
<tr>
<td>Island Insurance</td>
<td>(808) 531-1311</td>
</tr>
<tr>
<td>Liberty Mutual</td>
<td>(808) 589-8920 or 1-800-526-1547</td>
</tr>
<tr>
<td>Progressive Insurance</td>
<td>1-800-776-4737</td>
</tr>
<tr>
<td>Royal Insurance</td>
<td>(808) 539-1700</td>
</tr>
<tr>
<td>State Farm</td>
<td>1-800-782-8332</td>
</tr>
<tr>
<td>Tokio Marine</td>
<td>1-877-567-7486 (1-877-LOSS4TM)</td>
</tr>
<tr>
<td>USAA</td>
<td>1-800-531-USAA (8722)</td>
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Provided as a community service by the Hawaii State Bar Association, the Kauai County Bar Association, the HSBA Young Lawyers Division, and the Legal Aid Society of Hawaii with support from the Hawaii Community Foundation.

The information in this pamphlet are intended for informational purposes only, and is not intended to be, nor should they be interpreted as, legal advice or opinion. The reader should not rely on information presented here for any purpose, and should always seek the legal advice of counsel in the appropriate jurisdiction. The distribution of this brochure does not imply that an attorney-client relationship has been formed. This pamphlet is not intended to be a complete statement of law or intended to fully describe or evaluate your options. May 2018
QUESTION: WHAT DOES A HOMEOWNERS POLICY COVER?
There is no general rule as to what is covered under a homeowner’s policy or the dollar amount of coverage provided. The coverage provided may differ significantly from one company's policy to another company's policy. Whether the homeowner’s policy is your own or your neighbors, you should read the policy to determine the coverage it provides. Home-owners policies usually provide separate coverage for the building structure and for the building contents. The policy limits for each type of coverage are stated on the Declaraton Page. The insurance policy usually contains the name of the insurance company and the insurance broker on the Declarations page. If you do not understand any part of the policy, call the insurance company to request an explanation. If you cannot find your policy, call the insurance agent who sold you the policy. The agent should be able to provide you with a copy. If damage was caused by your neighbor and/or your neighbor’s property, ask your neighbor for the name of their insurance agent and/or insurance company, and then call the agent and/or insurance company and request a copy of the insurance policy when you make a claim.

In addition to the insurance provided for the building structure and contents, many homeowners policies provide coverage for various kinds of "supplemental benefits" which may include:
- the fair rental value of temporary living quarters while your home is uninhabitable
- the cost of debris removal
- the cost of immediate repairs or other measures necessary to protect the property
- the cost of storage for removed property

Again, you must read your policy to determine whether and to what extent it provides these kinds of "supplemental benefits" or other supplemental benefits.

WHAT ABOUT COVERAGE FOR CONDOMINIUM OWNERS?
A landlord's insurance policy usually covers only the property owned by the landlord, that is, the building itself. The contents of a renter's apartment are usually not covered by the landlord's policy; they are usually covered by renter's insurance policies available for purchase by the renter. There may be exceptions, if you are a renter and have not purchased renter's insurance, you should ask your landlord whether his insurance provides any coverage for your benefit. Be sure to request a copy of the landlord's policy so that you may review it on your own. If you are a renter and have purchased renter's insurance, your policy should provide coverage, up to the limit stated in the policy, for the apartment's contents. However, that does not mean that you will automatically be entitled to the full amount of the policy limits. The policy may also provide coverage for the type of "supplemental benefits" described above. Read the policy carefully to see what it does and does not cover. If you have any questions regarding the policy, contact the insurance company.

WHAT ABOUT COVERAGE FOR BUSINESSES?
Many different types of coverage are available for businesses. These include coverage for damage to buildings; coverage for damage to inventory and equipment; business interruption coverage; coverage for damage to business records; coverage for relocation expenses; medical expenses up to $5,000 for people who are injured on your premises, and other types of coverage. You should review your insurance policies carefully to see the types of coverage which may be available for your business. If possible, meet with or talk to your agent.

WHAT DO I DO IF I CAN'T FIND MY INSURANCE POLICY AND DO NOT KNOW WHO IS MY INSURER?
Call the insurance agent from whom you purchased the policy. The agent will be able to provide you with the name of the insurance company and should also be able to provide you with a copy of the policy. If you can't get through to your agent, call the bank which holds your mortgage. The bank will have the name of the insurance company and may also be able to provide you with a copy of the policy.

WHAT ADVICE SHOULD I FOLLOW WHEN MAKING A CLAIM?
• Make a claim to your agent, broker, or the insurance company as soon as possible, even if you are not sure there is coverage or that the claim will exceed the deductible.
• If the damage you incurred is due to a neighbor's acts or omissions, you should notify your neighbor and submit a claim to your neighbor and request the name of their insurance broker and/or insurance company, and then follow the instructions to submit a claim to the neighbor's insurance broker and/or company.
• If your initial claim is made by telephone, write down the name of the person you talk to and get his/hers address to submit the claim and ask for the claim number. Insurance companies keep track of claims by the claim number. Also, submit the claim in writing, always include the claim number, list your losses/damages and include photographs if possible. Confirm your phone conversation in writing, either when you submit your claim or by a separate letter. Always take notes of your discussion with the claims representative (adjuster) for future reference. Keep a copy of the letters for your records.
• Let the agent or adjuster know how to reach you, if you are not at your home.
• Take any steps you reasonably can to protect your property from further damage. Document what you did with photographs and/or written explanation.
• If your situation is desperate, let the agent or adjuster know and ask for an advance.
• Get a receipt, if possible, for any expenses you incur, such as repairs or extra living expenses. Send a copy of receipts to the agent or adjuster.

• If possible, get estimates from reputable businesses for any significant repairs or replacements, and send them to the agent or adjuster to support your claim for damages. Ask the agent or adjuster for names of businesses that they have approved to provide estimates and/or repairs.
• If possible, ask an adjuster to inspect the property before making any significant repairs. Confirm with the adjuster that you need to proceed with repairs and get their approval to proceed with the repairs. Be sure to send the agent or adjuster a confirming letter that they agreed and approved that you could proceed with the repairs.
• Keep a detailed written record of all conversations with your agent or adjuster. Keep track of your attempts to contact them and whether you reached them or not. Keep track of the names of each person you talk with. Record the date, time, name, position and telephone number of the person you talk with and the substance of each conversation. Keep your notes in a file with all letters, photographs, receipts etc. that you send the agent or adjuster and whatever they send to you. The agent or adjuster also keeps notes and a file with the documentation that you send and that they send to you. It is important for you to keep your own file and do not rely upon the agent or adjuster to provide you copies of what you send them. Your notes will help you recall discussions later on and may be important if you cannot resolve your claim satisfactorily with the adjuster.
• Be polite and factually accurate when you provide information to the agent or adjuster. Do not exaggerate your claim and be honest at all times. As frustrated as you may feel from this process, the adjuster needs to document their file about your claim so they can evaluate your claim and potentially pay you for your damage, so be polite despite the frustration you may feel. If you do not understand what the agent or adjuster is saying, ask them to explain it again or in another way so you understand what they are saying. By asking them to repeat their explanation, it may help you to understand and it gives you an opportunity to take better notes of what the adjuster says. You will then have better notes to refer to later.
• Consult a lawyer before you sign a release or a waiver (this is a document which states that the insurance company will have no further liability with respect to your claim), or before you cash a check which indicates that it may be the full and final payment of your claim.
• Look carefully at any check you receive from the insurance company. If the check states "in full payment", "in final payment", or contains similar language, which indicates the check may be in full payment of your claim, do not cash it if your claims have not been completely resolved to your satisfaction. Instead, ask the adjuster to remove that language from the check. If the adjuster refuses, contact an attorney.