

Information for Homeowners with Flood Damage Caused by March Storms

(As of March 15, 2021)

Will my homeowner's policy cover the flooding?

- Unlikely as water damage is usually excluded from a homeowner's insurance policy, but you should still review your homeowner's policy closely.

But, when I bought my property, the bank required that I get flood insurance, am I covered?

- Yes, if you purchased flood insurance you will likely have some coverage, however it is not intended to be for full replacement cost.
- The policy will provide the level of insurance coverage for building and contents.

What about damage to my automobile?

- Possibly, if you paid for "comprehensive" coverage, you will need to review your policy.

I can't find my insurance policies. How can I get a copy?

- Ask your insurance company or you can also contact the holder of your mortgage, if there is one.

Is it important to document the loss?

- Yes, take pictures of and note the damage to your home or business prior to any clean-up.
- Damage assessments should also be submitted to your county to help get federal relief.
- Documentation can be used both for any insurance claims or for county, state or other federal assistance that may be provided in the future.

What should I do about clean up?

- Take any steps that you can to reduce further damage (mold mitigation).
- Keep receipts for any expenses you incur, repairs or extra living expenses.

What should I do about significant repairs?

- Get estimates from reputable businesses for any significant repairs or replacements.
- If covered by insurance, make sure adjuster inspects the property before making any significant repairs.
- Keep detailed written records of all conversations including attempts to contact anyone about repairs.

Anything I should know about filing an insurance claim?

- Make the claim as soon as possible.
- Keep records: write down the name of who you talked to, the address to send the claim and the claim number. Also take any notes about what you discussed.
- Provide information on how to reach you.
- Be honest and factually accurate when providing information.
- Read carefully (and if possible, consult with a lawyer) before signing a release or waiver or before cashing a check that says “in full payment,” “in final payment,” or similar language. Doing so, could mean that the insurance company will not pay for anything more.
- If claim is denied or you do not agree with the amount offered, asked the insurance company to give you the reasons in writing. Use your previous documentation and receipts to ask them to reconsider. If you still do not agree, you may want to consult an attorney.
- Check out additional resources at United Policyholders: <https://uphelp.org/>.

I don't have any insurance, what kind of federal assistance could be available?

- If a federal disaster declaration is made, FEMA could provide:
 - Disaster housing assistance for those whose residences were destroyed, to assist with housing repairs and replacement of damaged items to make homes habitable.
 - Disaster grants can provide help to replace personal property, transportation, medical, dental and funeral expenses not covered other aid programs.
 - SBA Low-Interest Disaster loans to cover losses like repair or replacement of homes, autos, clothing or other personal property, and for businesses for property loss or economic injury.
- With a federal declaration, additional federal help like crisis counseling; Disaster-related unemployment assistance; assistance with income tax, social security and Veteran's benefits; and D-SNAP or Disaster Supplemental Nutrition Assistance could be provided.

Will there be other financial help?

- Counties can also provide property tax liability reduction.
- Mortgage holders can provide moratorium or reduction on payments.

Will there be other legal assistance?

- Yes, Legal Aid is currently working with the Hawai'i State Bar Association and local bar associations to provide legal advice and assistance in the future.

Other Resources:

- Hawai'i State Resources: <https://waihialana.hawaii.gov/march-2021-floods/>
- City and County of Honolulu Department of Emergency Management: <https://www.honolulu.gov/dem>
- Maui County Emergency Management Agency: <https://www.maui-county.gov/70/Emergency-Management-Agency>
- Kauai Emergency Management Agency: <https://www.kauai.gov/KEMA>

