



Tred R. Eyerly, Attorney at Law
te@hawaiilawyer.com (808) 531-8031

DAMON KEY LEONG KUPCHAK HASTERT
A LAW CORPORATION
hawaiilawyer.com®

Insurance Hurricane Preparedness

In the midst of hurricane season and having survived Hurricane Lane with less than the predicted damage, here are some tips for preparing and submitting claims to your insurer for any loss caused by storms:

- Collect and scan important papers, including your homeowners insurance policy so they are available after the storm. Scanning the paper documents allows them to be electronically stored as well.
- Keep contact information for your insurer and agent available for use after the storm.
- Inventory household items and save any receipts you may have for expensive purchases to assist in making any claim.
- Photograph the interior and exterior of your home, be sure to date the photos. This will assist in demonstrating the condition of the home before and after the storm.
- Keep all receipts for any repairs that are made post-storm to support your claim.
- Your insurance adjuster may have recommendations for professional restoration and repairs.
- **Note:** A homeowners or commercial property policy does not cover damage caused by flood. The federal government insures flood damage through policies that are administered by private insurers. Wind damage caused by hurricane is covered if endorsed.
- Download and complete our Personal Preparedness Checklist, available at <https://hawaiilawyer.com/publications/personal-preparedness-checklist/>.

Most important, stay safe Hawaii.

If you have any questions on insurance, please feel free to contact the author, Tred R. Eyerly, at (808) 531-8031 or email at te@hawaiilawyer.com.