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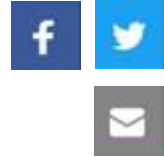
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Idaho Department of Insurance News Release

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What to Do After Disaster Strikes Your Home

BOISE, ID (June 2, 2023) – Idaho is experiencing spring flooding throughout the state and will soon approach wildfire season. If you lose your home or suffer damage, the Idaho Department of Insurance wants consumers to understand what to expect and how to deal with your insurance claim to make the process easier.

The Post-Disaster Claims Guide offers an overview of the process, along with helpful tools and tips to navigate the insurance claims process, including:

1. **Safe and sound** – After a disaster hits, make sure you and your family are safe. Then secure your belongings.
2. **Report a claim** – Once you've determined your home is damaged and needs to be repaired or rebuilt, report or file a claim as soon as possible.
3. **Estimate damage** – An insurance adjuster will figure out how much damage was done to your home and property.
4. **Determine coverage** – Once the adjuster has figured out how much it will cost to rebuild, repair or replace your home or property, the adjuster will review your policy to calculate how much the insurance company will pay.
5. **Rebuild, repair and replace** - During the recovery phase, you'll be replacing personal items (if damaged), choosing building materials and working with contractors.
6. **Prepare** – The recovery process is the best time to start preparing for the next disaster or claim.

Complete information for each of these points is included within the downloadable [Post-Disaster Claims Guide](https://doi.idaho.gov/wp-content/uploads/2022/12/publication-post-disaster-claims-guide.pdf) at <https://doi.idaho.gov/wp-content/uploads/2022/12/publication-post-disaster-claims-guide.pdf>.

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Keep in mind that filing an insurance claim is a process that needs to be worked through step-by-step. Your insurance policy is a contract between you and your insurer. That contract contains the terms and conditions of coverage and both you and your company have legal rights and commitments to fulfill it. Knowledge about the process and basic information about insurance laws that deal with the handling of claims will empower you in your recovery.

“Disasters happen everywhere and can happen at any time, and they can cause significant damage to homes and personal property,” said Dean Cameron, Director of the Idaho Department of Insurance. “We want Idahoans to be prepared and hope this guide will be useful.”

Idahoans who are having issues with their carrier can contact the DOI Consumer Services team. We can answer questions and help consumers resolve disputes with insurance companies and insurance agents. Consumers can file a claim online at <https://doi.idaho.gov/wp-content/uploads/2021/06/Consumer-Complaint-Form.pdf>, or call 208-334-4319 or email consumer.affairs@doi.idaho.gov.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.