



NEVADA DIVISION OF INSURANCE

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Nevada Division of Insurance offers assistance to victims of Washoe Drive Fire

Carson City, Nev. - Insurance Commissioner Scott J. Kipper urges residents affected by the Washoe Drive fire to contact the Nevada Division of Insurance (Division) at (888) 872-3234 if they have questions about insurance or need assistance with insurance claims.

Hazards that are generally covered by a home or renter's insurance policy include fire, wind, smoke or a loss of use. If a resident believes they have a claim, they should review their policy and immediately contact their agent to file and discuss the details of their claim. **Those impacted by the high winds and subsequent fire can call (775) 687-0700 or (888) 872-3234 to speak with the Division's team of insurance professionals if they have a question. A list of the claims hotline numbers for Nevada's ten largest home insurance carrier groups can be found at http://doi.nv.gov/sinfo/doc/claims_hotline_numbers.pdf.**

What to do immediately following the fire

- Immediately report your claim to your insurance company or your local agent. Have a copy of your policy and home inventory on hand. If you cannot find the company or agent's number, call the Division of Insurance.
- A policy provision requires that you prevent further damage or theft. Make temporary repairs or arrange for a licensed professional to do so. Save all receipts for your repairs.
- Take photos of the damage and remove undamaged personal property if your home cannot be secured.
- Do not dispose of property until an insurance adjuster has reviewed it for your claim.
- If you need to find other lodging, keep records of expenses and all receipts. Homeowners and renter's insurance generally provide coverage for expenses like meals, rent and transportation.
- If you do not have a home inventory, begin making a list of items going room by room from memory. Include as much detail as possible, like where and when the item was purchased, the cost, brand name and model.

From Your Company

- Your insurance company will send an insurance adjuster to survey the damage at no cost to you.
- Do not feel rushed or pushed to agree on a settlement. If there are disagreements, try to resolve them with your insurer. If you cannot reach an agreement or have questions about the settlement being offered, contact the Division for assistance.
- Your full claim may come in multiple payments. The first will likely be an emergency advance and may include additional living expenses. The payment for your personal property and any additional living expenses will be made out to you. Payments for the structure may be payable to you and your lien holder if there is a mortgage on your home.

Making Repairs

- Fraudsters take advantage of the chaos following a wildfire. When choosing a contractor to make repairs, check licensing and references before hiring. Always insist on a written estimate before repairs

begin and do not sign any contracts before the adjuster has examined the damage. The adjuster may want to see the estimate before you begin making repairs.

- Do not pay a contractor the full amount up front or sign over your insurance settlement payment. A contractor should expect a down payment when the contract is signed and the remainder when the work is completed.
- If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company to resolve the difference. For any disagreements that cannot be resolved, contact the Division for assistance with your claim.

Additional Information

- If your insurance company delays in responding to your claim, call the claims department to find out if an adjuster has been assigned. Verify your contact details, especially if you have evacuated your home. Call the Division for assistance if the delay is unreasonable.
- Even after settling your claim, if you think of items that were not in your initial loss list, contact your insurance company. Unless the company has paid the entire limit for the coverage of those types of items, the company may make an additional payment.
- If your damages exceed the amount of your coverage, federal agencies will occasionally provide grants or low-interest loans to assist with recovery following major disasters. Check with your local disaster center or the Division for more information.

After You Have Rebuilt or Relocated

- Once you have re-established your home, take time to do a new home inventory.
- Once you have completed the home inventory, talk with your agent to make sure your home or renter insurance policy is adequate to cover your new home or the contents at your new location.

If you have any questions about the coverages in your policy, or if you need help with a problem regarding your claim following a fire or other loss at your home, contact the Division at (775) 687-0700 or (888) 872-3234.

About the Nevada Division of Insurance

The Nevada Division of Insurance protects the rights of Nevada consumers and ensures the financial solvency of insurers. The Division investigated more than 2,400 consumer complaints during fiscal year 2010. The total premium dollar amount of all lines of insurance in Nevada for 2010 was approximately \$11 billion. The Division is an accredited member of the National Association of Insurance Commissioners, a national organization comprised of state insurance regulators dedicated to the development of good public policy in insurance. For more information about the Division of Insurance, visit doi.nv.gov.

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