
An Insurance Guide to Help Individuals Prepare for and Respond to Disaster-Related Loss

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I. INTRODUCTION

Natural and man-made disasters have caused catastrophic loss in recent years. These disasters caused billions of dollars in property damage. In addition to property damage, these disasters caused additional loss because individuals were unable to access their homes, as a result of both the disasters themselves and mandatory evacuation orders by local and state civil authorities that were issued in connection with the disasters.

In times of such disasters, insurance policies can play an important role in helping to protect, restore, or replace homes and assets. Yet, people rarely pay any real attention to their insurance policies until after a catastrophe strikes. In order to prepare for such disasters, we have written this guide to help you assess your risks and purchase the appropriate insurance. This insurance may cover not only physical damage to and loss of property, but also the extra expenses incurred in dealing with the effects of a disaster, including expenses incurred in advance to minimize any damage and loss, costs incurred in establishing the extent of the loss itself, and costs resulting from loss of use of your residence due to an order of civil authority. In the event of a disaster-related loss, you also should be aware of the important steps you should take to obtain the benefits of your insurance policies. While the focus of this guide is on first-party property insurance sold to homeowners and renters, please remember that you may also have coverage under automobile, life, and disability insurance policies. The steps and advice outlined in this guide may be useful in pursuing insurance coverage under those policies as well.

This guide's purpose is threefold. First, it is intended to provide practical tips on what you should do before a major disaster, from an insurance perspective, to make your life easier if disaster strikes. *See also* the checklist attached as Appendix 1. Second, the guide provides a checklist of steps you should carefully consider in the event of a disaster-related loss. *See also* the checklist attached as Appendix 2. Third, and finally, this guide discusses common issues relating to insurance coverage that many people fail to consider.

This guide does not address all of the insurance issues that insureds may face. It also does not replace, and should not be relied on instead of, legal advice based on the specific policy language involved, an insured's particular situation, and the particular law that may govern an insured's rights. However, it does provide a starting point and is intended to be an aid in considering what sometimes is a maze of factual and legal issues. This guide may be considered advertising in some states.

II. PRE-DISASTER CONSIDERATIONS

It is critical that you take certain steps before a disaster occurs to ensure that you purchase the appropriate insurance coverage and that you are able to locate your insurance policies during times of disaster. Below is a list of tips outlining what you should do before a major disaster, from an insurance perspective, to make your life easier if disaster strikes. See also the checklist attached as Appendix 1.

A. When Purchasing a Policy, Carefully Evaluate the Scope and Limits of Insurance Coverage and the Financial Strength of the Insurance Company.

Whether you are a homeowner or renter, insurance is available to insure your property losses in the event of a disaster. You can, and should, consider having a property insurance policy to insure real property such as your home, and personal property such as your clothing, furniture, and other possessions. Here are a few questions to keep in mind when you are shopping for insurance coverage:

- (1) What Is the Financial Rating of the Insurance Company from Which You Are Purchasing Coverage? There are several agencies that provide financial strength or credit ratings on a broad range of insurance companies. That information can assist you with selecting the right insurance company. Two such ratings services are Fitch Ratings, available online at www.fitchratings.com, and Standard & Poor's, available online at www.standardandpoors.com. Ratings for insurance companies range from AAA, which is reserved for insurance companies that are viewed as possessing exceptionally strong capacity to meet contract obligations, to D, which is reserved for insurance companies that are expected to have very limited liquid assets available to fund obligations.
- (2) Does the Insurance Policy Provide Coverage for Disasters Such as Flood, Earthquake, or Windstorm? Carefully review the coverage provided by the policy being considered to ensure that it provides coverage for particular risks or disasters that may threaten your home or property. You can purchase an "all risk" property policy that provides insurance coverage for losses to real property caused by all perils. An "all risk" policy covers all causes of loss not expressly excluded. Alternatively, you can purchase a "named peril" policy that covers only those perils expressly listed. It is important to carefully review all aspects of

a policy, including policy exclusions, to determine if loss from a particular disaster is excluded. A policy exclusion describes a condition or event that is not covered by a policy due to policy provisions or underwriting requirements.

Standard policies do not provide insurance coverage for damage or loss caused by earthquake or flood, and in some locations standard policies may exclude coverage for windstorm (e.g., hurricanes). You may need to purchase supplemental coverage or a separate policy to insure for loss or damage caused by flood, earthquake, or windstorm.

We have attached as Appendix 3 a more detailed description of the standard homeowners and renters insurance available, including a table that compares the coverage provided by various standard policy forms.

- (3) How Much Is the Deductible? In the event of a loss, you may be required to pay a “deductible,” which is the amount that you must pay toward your losses before you can recover from your insurance company.
- (4) What Are the Policy’s Per Occurrence Limits, Aggregate Limits, and Sublimits? Your policy will have a limit on the amount of coverage that will be paid by your insurance company for a covered loss. A “per occurrence” limit is the maximum amount that the insurance company will pay for one particular incident. An “aggregate limit” is the maximum amount the insurance company will pay for the entire policy period, meaning the entire duration of the policy. A “sublimit” is any limit of insurance which exists within another limit. For example, special classes of property (e.g., jewelry, furs, firearms, etc.) may be subject to a specified dollar limit per occurrence, even though the policy has a higher overall limit.
- (5) What Is the Value of Your Real and Personal Property? In order to ensure that you purchase the proper amount of coverage, determine the value of your “real property” (including your dwelling and other permanent structures) and “personal property” (including property other than real property, such as your furniture, clothing, and jewelry).

- (a) Real Property Value: Real property value can be determined two ways – market value or replacement cost. Market value reflects how much money you would get if you sold your house. Replacement cost reflects how much it would cost to replace your house at current construction prices. Replacement cost can be calculated by multiplying your home’s square footage by the current cost to construct your house per square foot. A local builder or appraiser may be able to provide you with the typical construction costs per square foot in your area.
 - (b) Personal Property Value: It may be very difficult for you to make an estimate regarding the cost of your personal property. For this reason, an inventory of your personal property will be helpful in assessing whether you have purchased enough insurance coverage. Include in such an inventory the brand name, description, date purchased, and price paid. A sample inventory list is attached as Appendix 4. After you prepare your inventory list, compare the policy’s limit of insurance for personal property with the cost to replace your personal property if it is damaged or lost during a disaster.
- (6) Does the Policy Provide for Replacement Cost or Actual Cash Value? In the event of a loss, a policy that provides for “replacement cost” (how much it would cost to replace your house at current construction prices) of damaged or lost property will pay you the dollar amount needed to replace a damaged or lost item with one of similar kind and quality without deducting for depreciation – the decrease in value due to age, obsolescence, wear and tear, and other factors. Your policy may require that you replace the property within two years to receive replacement cost value. By contrast, a policy promising to pay the “actual cash value” of damaged or lost property will pay you the amount needed to replace the item minus depreciation.
- (7) Are There Any Extra Benefits Provided by the Policy? For example, examine the policy to learn whether it covers the purchase of fire retardant products.

- (8) Does the Policy Provide Coverage for Loss Control Services? Find out what, if anything, the policy says about coverage for loss control services (e.g., the insurance company's right to inspect your home, or who must pay for repairs or changes to the property to make it insurable and to reduce the chances of loss).
- (9) What Is Not Covered? It is important to carefully review a policy to see what is not covered. For example, a homeowners policy may not cover losses or claims associated with a "business pursuit," such as a business you conduct at home or something you pursue for profit, even if it is not your primary job or occupation.
- (10) Should I Speak with an Insurance Agent or Broker? An insurance agent or broker can be a valuable resource to guide you through the process of purchasing the right insurance coverage for you. Insurance agents and brokers, however, should be treated as independent third parties and you should not assume that communications with an insurance agent or broker are confidential. Nevertheless, an insurance agent or broker can play a key role in helping you obtain the right coverages, determining potentially implicated policies, and communicating with your insurance company.
- (11) Should I Consult with an Attorney? Insurance policies can be complex and confusing. If you are unsure about whether you are purchasing the right insurance coverage for you, it may be helpful to seek the advice of an attorney experienced in insurance coverage.

B. Keep Your Insurance Policies Safe.

Keep copies of your insurance policies in a secure location somewhere other than in your home. You may consider keeping electronic copies of policies at work or in a safe deposit box, or e-mailing electronic copies of the policies to a secure e-mail account that you can access from anywhere. Keep in mind that in the event of a major disaster, you may be unable to access your home, office, and bank.

In the event of a disaster, the ability to access your important documents at a secure internet site will be tremendously beneficial. You should consider using an online safe deposit box service to store and protect your vital documents and information. These services typically offer consumers digital storage space to store copies of valuable documents uploaded to an online site,

with the institution certifying the authenticity of such copies and possibly also guaranteeing that the original is in safekeeping elsewhere. Among the companies offering these services, you might consider www.mediamax.com or www.KeepYouSafe.com.

You also should consider giving copies of all of your important documents to a trusted relative, friend, advisor, or attorney out of the immediate area for safekeeping. Along with your insurance policies, you should consider providing them with a copy of proofs of identification, proofs of marital status, proofs of military service status, property records, medical information, estate planning documents, financial records, and pet information. You can obtain referrals for professional organizers and organization-related advice from a variety of online sources, including www.onlineorganizing.com.

C. Take Photographs and Record Videotape of Your Property.

Take photographs and record videotape of your personal property, including furniture and equipment in your home. Keep the photographs and videotape somewhere other than in your home.

D. Keep Receipts for Purchases of Personal Property.

Keep receipts for purchases of important or valuable personal property. Retain canceled checks for those purchases, as well as for premium payments to insurance companies. Keep copies of the receipts and canceled checks somewhere other than in your home. If you have had your property appraised, keep a copy of the appraisal.

E. Consider Providing Copies of Receipts for Personal Property to Your Insurance Agent or Broker.

Consider providing your insurance agent or broker with a set of receipts for purchased property, or a list of items with prices.

III. POST-DISASTER STEPS TO HELP YOU RECOVER ALL THE BENEFITS UNDER YOUR INSURANCE POLICIES

If disaster strikes, here is a short checklist of what you should do to recover all the benefits available to you under your insurance policies. See also the checklist attached as Appendix 2.

A. Locate a Copy of Your Policies or Request a Copy from Your Agent or Broker.

If your insurance policies are not destroyed or lost during the disaster, it is important to locate them. Absent a waiver from the insurance company, it typically is your obligation as the insured to prove the existence and terms of your insurance policies. Given the nature of catastrophic

damage caused by disasters, some insureds may find themselves unable to locate their policies because they have been destroyed or lost. That often means that the insureds do not know what policies they have, the terms of those policies, or even the name of insurance companies that sold them the policies.

There are many ways to locate or identify policies and their terms if your policies are destroyed or lost during a disaster. You should exhaust all of the likely places that the policy may have been kept. If the policies are destroyed, you should contact your insurance agent or broker to request copies of any policies. It is not certain, however, that the agent or broker will retain the policy (in the future, you should inquire about their document retention policy). Bank and accounting records are another potential source of information about insurance. Entries in these documents often show the purchase of insurance and usually indicate the insurance company, policy number, premium, and other relevant information.

B. Consider All Possible Insurance Policies.

Homeowners and renters insurance policies typically do not insure for damage to or loss of automobiles and other motor vehicles, boats, trailers, and various other items. Some items, like jewelry and art, may be insured under other policies. Some losses, from earthquake and flood for example, may be covered under separate policies. Therefore, check to make sure what policies may provide insurance coverage for your loss.

C. Check Your Policy to Locate the Address to Which Any Formal Written Notice is to Be Sent.

Check your policy to locate the address to which any formal written notice is to be sent. If you are unable to locate a copy of your insurance policy, consult the list of telephone numbers and website addresses for some of the more commonly used insurance companies for property insurance, which is attached as Appendix 5.

D. Provide Written Notice of Your Loss to Your Insurance Company.

Provide written notice of your loss to your insurance company using the address listed in the policy, if possible. Sometimes, your insurance agent or broker can assist you with this. Regardless of what type of insurance policy is at issue, you should provide prompt notice as soon as you learn of a claim or a loss, or an occurrence that might give rise to a claim or a loss potentially covered by your insurance policy. Most insurance policies require that an insured notify the insurance company “as soon as possible” or “as soon as practicable” after a loss or other insured event. The consequences of failure to give prompt notice differ, depending on the type of policy and the jurisdiction.

The initial notice of the claim does not need to be detailed, but should include the date of the notice, your name, the policy number, the date of the loss, and the cause of the loss. In all

communications, you should refer to any claim number assigned by the insurance company. A sample notice letter is attached as Appendix 6.

E. Take Photographs and Record Videotape to Document Property Damage or Loss.

If possible, take photographs and record videotape of your property. Photographs and videotape of property destruction may become critical evidence used to establish your losses and prove the validity of your claim. Also consider searching for photos and video, perhaps in the possession of family and friends, that depict personal property destroyed by the disaster.

F. Prepare an Inventory of Damaged or Lost Property.

Take inventory of damaged or lost property; check with your insurance agent or broker for forms or insurance company requirements. As a general rule, you should retain all receipts, estimates, and documents. Immediately after the loss:

- (1) Prepare an inventory or list of all damaged or lost property, checking with family members to verify that all information is as complete as possible (If you prepared an inventory of your personal property prior to the disaster, as suggested above, then that list will be valuable assistance to you in identifying damaged or lost property);
- (2) Determine what property can be repaired and what cannot be repaired;
- (3) Determine the “salvage” value, if any, of property that cannot be repaired; and
- (4) Identify quantities, costs, and values of damaged or lost property, and the amount of loss claimed (replacement cost versus actual cash value or “like-kind” (meaning similar) repair and replacement); for proof of purchase of personal property, you also may use online banking records to locate canceled checks showing payments for the items.

You may have a disagreement with your insurance company over the value of the loss. Most insurance policies provide for an appraisal to establish the amount of the loss when a disagreement occurs. Generally, upon either party’s written demand, the insured and the insurance company each appoint an appraiser. These two appraisers select an impartial umpire. Then the appraisers set the amount of loss. If the appraisers agree on the amount of loss, that amount is established as the amount of loss. If the appraisers fail to agree within a reasonable

time, each submits an appraisal to the umpire and a written agreement signed by any two of the three establishes the amount of loss.

G. Keep Receipts for All Expenses to Protect or Repair Your Property and for Any Additional or Extra Living Expenses.

Get and keep receipts for all expenses incurred to protect or repair your property and for any additional or extra living expenses—even for the smallest of expenses, such as purchasing replacement or temporary clothing and toiletries. Many homeowners and renters insurance policies provide coverage for “additional living expenses” (“ALE”). ALE often is defined in policies to be any necessary increase in living expenses incurred by the insured so that the insured’s household can maintain its normal standard of living. The coverage typically is provided for the shortest time required to repair or replace the damage or, if the insured permanently relocates, the shortest time required for the insured’s household to settle elsewhere. ALE coverage also may have a financial limit in addition to a time limit. One common financial limit is 20% of the dwelling coverage. Thus, for example, if the dwelling has coverage of \$100,000, then the ALE coverage would provide a maximum of \$20,000.

Even if you suffer no property damage, your policy may cover expenses stemming from loss of use of your residence, such as hotel expenses, due to an order by a civil authority to evacuate the area. Insurance companies often will ask for receipts and other evidence of living expenses as a condition for payment. If needed, you also should request an “advance” to help pay expenses as they are incurred. See § II.K below.

Your policy may have a “loss prevention” provision or, as it sometimes is called, a “sue and labor” provision that applies whenever you spend money to protect otherwise covered property from damage or destruction by a covered peril. This clause typically is regarded as a separate contract of insurance. Therefore, exclusions found in other parts of the policy may not apply to the “loss prevention” coverage. This coverage may be subject to separate policy limits. There also may be other protections available to you under the law. One of these is the doctrine of mitigation of damage or loss. Under this doctrine, the insurance company may have to pay you for the reasonable steps and costs that you incur to prevent or reduce a loss potentially covered by your policy. This may be required because these steps and costs may reduce what the insurance company otherwise would have to pay.

H. Provide Your Insurance Company with a List of All Expenses and Determine If Advance Approval is Required Before Incurring Expenses.

Provide your insurance company with a list of all expenses on a regular basis. Consult the policy and your insurance company, if possible, to determine if advance approval is required before incurring expenses.

I. Review Your Policy to Determine If There Are Any Procedural Requirements or Deadlines and, to the Extent Possible, Comply with All Requirements and Deadlines.

Your policy may have various requirements and deadlines with which you should comply in order to obtain payments under the insurance policy. If an insurance company refuses to pay a claim, you may not be able to sue the insurance company unless you have complied with the policy provisions.

J. Submit Proofs of Loss and Other Documents Required by the Policy to Obtain Coverage and Payments from the Insurance Company.

Most property insurance policies require that an insured provide a “proof of loss, signed and sworn to by the insured,” including statements of the time and cause of the loss; the interest of the insured and others in the property; the actual cash value of the property damaged or lost; all encumbrances on the property; all other contracts of insurance potentially covering any of the property; all changes in the title, use, occupation, location, and possession of the property since the policy was issued; by whom and for what purpose any buildings were occupied at the time of the loss; and plans and specifications for all buildings, fixtures, and machinery damaged or lost.

Proofs of loss usually must be submitted within a relatively short time—often within 60 days after the loss “incepts” or within 30 or 60 days after the insurance company requests a proof of loss. Extensions are commonly granted, but failure to obtain an extension in writing or to timely submit proofs of loss can result in a loss of coverage. A loss may be deemed to “incept” at the very start of an event, even if the event continues for days or weeks, or you cannot return to your property immediately. However, if you do not fully comply with this provision, you still might be entitled to coverage if you substantially comply with the requirements.

Also check policy provisions for deductibles and limits. The “aggregate limit” is the total amount that the insurance company may have to pay while the policy is in effect (or for some other period), regardless of the total amount of the loss or the total number of losses during the period. Thus, if the aggregate limit is \$200,000, and there are three separate occurrences, the policy would pay no more than \$200,000 for all of them combined. The “per occurrence” limit typically is the total amount that the insurance company may have to pay for all loss arising out of a single accident or event (such as a fire). “Sublimits” are limits placed on subdivisions of larger categories. For example, a homeowners policy may have an aggregate limit of \$200,000, a “per occurrence” limit of \$100,000, and a sublimit of \$75,000 for losses caused by or arising out of fires. Assume that the insured suffered three losses in a year—one from a flood and two from separate fires—each in the amount of \$150,000. Under this example, the insurance company would have to pay no more than \$75,000 for each fire (\$150,000 combined) and no more than \$100,000 for the flood. However, the insurance company would have to pay only

\$200,000, not \$250,000, because of its aggregate limit. The sublimit may only apply for part of the policy period. Read those provisions carefully.

K. Request Partial or Advance Payments from Your Insurance Company As Needed.

You may be entitled to receive partial or advance payments from your insurance company. Request those from your insurance company as needed. Please note that insurance proceeds paid to you as an advance will be deducted from the final settlement of the claim, and will erode your policy's limits.

L. Keep Notes of Oral Communications and Copies of Written Communications with Your Insurance Company, Agent, or Broker.

Keep notes of oral communications with your insurance company, agent, or broker, including the dates and times of conversations, and people with whom the conversations occurred. Keep copies of all written communications to and from your insurance company, agent, and broker. Note that communications with an insurance company, agent, or broker may not be confidential in many jurisdictions. If your claim proceeds to litigation, it may be possible for your insurance company to use your communications to support its position in the litigation.

M. Review Checks, Payments, and Other Written Communications from Your Insurance Company to Determine If There Is Any Language Releasing or Giving Up Any Claims.

Review checks, payments, and other written communications from your insurance company to determine if there is any language releasing or giving up any claims. For example, your insurance company could send you a check for an amount less than what it owes you and add to the check language stating that cashing the check is acknowledgement that the insurance company has made "full payment" or "full satisfaction" of its obligations under the policy. If such language appears, and you have any doubts about whether the insurance company has fulfilled its obligations to you, you should discuss this matter with your insurance company, agent, or broker before cashing/depositing the check. You also may need to confer with an attorney.

N. Follow Up with Your Insurance Company Regarding Your Claim.

Insurance companies are required to acknowledge receipt of claims, communicate their decisions on claims, and pay claims in a timely manner. Under certain laws, insurance companies should acknowledge receipt of claims within 15 days of receiving notice, and communicate at least preliminary decisions on claims within 40 days of receiving them. If you do not hear from your insurance company soon after you provide notice, contact the company to follow up.

If coverage is denied, wholly or in part, you should request an explanation from your insurance company, and ask whether it has an appeals process. If you believe the insurance company has wrongly denied a claim, contact your state's or territory's insurance department. A list of telephone and fax numbers of state and territory insurance departments is attached as Appendix 7.

O. Seek Legal Advice as Appropriate.

You may need to seek legal advice, because there are a number of issues that can significantly affect the existence or amount of recovery under a policy. For example, certain causes of loss may be excluded from coverage, while others are not. Resolution of that issue may depend not only on the law of a particular state that will be applied and the facts presented by a claim, but also on the way in which the facts are presented to the insurance company or, ultimately, to a court, if insurance litigation is necessary. An attorney may be needed to analyze how the resolution of these issues will impact your insurance recovery, and to help you describe your claim in a way that will maximize your protection under the insurance policies in light of the coverage issues.

IV. THINGS YOU MAY NOT KNOW ABOUT YOUR INSURANCE POLICIES

A. Insurance Coverage for Intangible Property

First-party property policies generally provide insurance for “direct physical loss or damage to property.” Traditional losses under first-party property policies involve tangible property such as buildings. Such insurance generally is held to exclude losses that are intangible, such as those losses caused by the presence of contaminants. However, there are some cases that hold that if the property is rendered unusable, for instance through the presence of contaminants, recovery under a property policy may exist. Such a dispute likely would focus on the definition of property in the policy.

B. Coverage Away from the Insured Premises

Homeowners insurance policies typically provide coverage for at least some events and accidents away from the insured premises. For example, many homeowners policies may insure you for claims alleging that you libeled, slandered, assaulted, battered, or accidentally hurt someone, or for claims that your animal hurt someone, or for damage to a neighbor's property attributed to you, or for certain losses of personal property such as a loss of luggage while traveling, or even for identity theft. Homeowners policies also may insure you for claims arising out of your service on a board of directors for a charity or nonprofit organization, or for claims by a household employee. Therefore, it is important to review your policy to see what might be covered.

V. CONCLUSION

If you have suffered losses because of a natural or man-made disaster, you may have substantial financial protection under your insurance policies. As shown above, most policies contain various procedural and timing requirements. You should try to reasonably comply with all such requirements. However, if you do not do so, state law may provide a range of protections for you. Those protections often will help you obtain coverage, even if your insurance company initially denies coverage.

ABOUT DICKSTEIN SHAPIRO LLP

Dickstein Shapiro LLP, founded in 1953, is internationally recognized for its work with clients, from start-ups to *Fortune* 500 corporations. The firm provides strategic counsel and develops multidisciplinary legal solutions by leveraging its core strengths—litigation, regulatory, transactions, and advocacy—to successfully advance clients’ business interests. The firm has offices in Los Angeles, New York, Orange County, Silicon Valley, Stamford, and Washington DC. For more information, please visit dicksteinshapiro.com.

DICKSTEIN SHAPIRO LLP’S INSURANCE COVERAGE PRACTICE

Dickstein Shapiro is a leading U.S. law firm exclusively representing policyholders around the world in disputes with their insurers and has 60 dedicated insurance coverage attorneys. Since the beginning of 2007, firm attorneys have recovered more than \$5 billion on behalf of policyholders in matters involving a wide range of coverage types, claims, and industries. In 2011, Dickstein Shapiro received the preeminent distinction of being named the first and only insurance “Law Firm of the Year” by *U.S. News and Best Lawyers*. The firm also was recognized on *The National Law Journal*’s 2011 Plaintiffs’ Hotlist and is ranked among the top five insurance practices in the United States by *Law360*.

ABOUT THE AUTHORS

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John E. Heintz is a partner in Dickstein Shapiro’s Insurance Coverage Practice. A veteran in the fields of corporate insurance coverage and complex litigation with more than 30 years of experience, Mr. Heintz has won numerous landmark appellate cases in state and federal courts, and he has recovered billions of dollars in coverage for his clients. He has represented clients in securing coverage for property and business interruption losses arising out of the 9/11 attacks, hurricanes, and other catastrophic events. The 2012 *Chambers USA* ranks Mr. Heintz as one of

the top 12 leading insurance coverage attorneys in the country. *Chambers* states that “he is known to peers as ‘one of the best lawyers in this field,’ noting that “he is described as ‘an outstanding performer with an outstanding reputation.’” The 2012 edition of *Legal 500* recognized Mr. Heintz as a “leading lawyer” in the Insurance: Advice to Policyholders category and “among the very best.” Mr. Heintz has also been recognized by *Expert Guides*, *Super Lawyers*, *Who’s Who Legal*, *Lawdragon*, *Law 360*, and *The Best Lawyers in America*. Mr. Heintz and his co-authors were selected as Burton Award winners for the 2010 “Distinguished Law Firm Category” for their article “Insurance Coverage for Climate Change Suits: The Battle Has Begun,” which was published in *The Environmental Claims Journal* in March 2009. Mr. Heintz may be reached at heintzj@dicksteinshapiro.com.

Jared Zola is a New York-based partner and deputy practice leader in Dickstein Shapiro’s Insurance Coverage Practice. Mr. Zola is also the national co-leader of the firm’s Environmental and Production Liabilities Insurance Initiative. His practice focuses on representing corporate policyholders in insurance coverage litigation, as well as negotiating settlements with prominent property and casualty insurers. Since joining the firm, Mr. Zola has participated in the trials of several major coverage matters and dealt with a variety of significant and complex insurance coverage disputes, including professional liability, political risk, asbestos, environmental, toxic torts, construction defects, directors and officers, first-party disputes, and bad faith. His work has secured hundreds of millions of dollars in coverage for clients. The 2012 edition of *Legal 500* recognized Mr. Zola as “outstanding.” Mr. Zola was also recognized as a “Rising Star” in 2011 and 2012 by *New York Super Lawyers*. Mr. Zola may be reached at zolaj@dicksteinshapiro.com.

Jeffrey L. Schulman is a New York-based partner in the Insurance Coverage Practice. Mr. Schulman is the Hiring Partner for the New York office, and is the national co-leader of the firm’s Transactional and Private Equity Insurance Initiative and the Construction Defect Insurance Initiative. His practice focuses on representing corporate and commercial policyholders in a variety of significant and complex coverage disputes, including construction defect, product liability, director and officer, multimedia, asbestos, and first-party claims. Mr. Schulman has successfully tried numerous jury and non-jury trials to verdict and has secured favorable results for his clients by way of arbitration and mediation. Early in his career, Mr. Schulman served as a volunteer lawyer for the September 11th Victim Compensation Fund of 2001. He represented four families before the Special Master, ultimately securing gross awards of approximately \$10 million.

If you have any questions, please call our storm insurance information hotline at (212) 277-7999.

APPENDIX 1

INSURANCE-RELATED STEPS YOU SHOULD TAKE BEFORE DISASTER STRIKES

1. Carefully evaluate the scope and limits of insurance coverage provided by your insurance policies.
 - a. Check the financial strength of the insurance company from which you are purchasing coverage;
 - b. Review carefully the coverage provided by the policy to ensure that it provides coverage for particular risks or disasters that may threaten your home or property;
 - c. Check the amount of the deductible;
 - d. Check the per occurrence and aggregate limits of coverage, and any sublimits of insurance coverage;
 - e. Verify whether the policy provides coverage for replacement cost or actual cash value in the event of a loss;
 - f. Determine the value of your real and personal property and compare that value with the limits listed in your policy;
 - g. Determine any extra benefits that are provided by the policy;
 - h. Find out what, if anything, the policy says about coverage for loss control services (e.g., whether it provides coverage for costs to inspect, repair, or change property to make it insurable and to reduce the chances of loss);
 - i. Examine the policy carefully to determine what is not covered; and
 - j. Consult with an insurance agent or broker, or an attorney, if appropriate.
2. Keep your insurance policies safe and in a location where they can be obtained in the event that a disaster strikes your home or office (e.g., in a safe deposit box, on a secure internet site or e-mail folder, or with a trusted out-of-area relative, friend, advisor, or attorney).
3. Take photographs and record videotape of property.
4. Keep receipts and canceled checks for purchases and any appraisals of property.
5. Consider providing copies of receipts for personal property to your insurance agent or broker.

APPENDIX 2

INSURANCE-RELATED STEPS YOU SHOULD TAKE IF DISASTER STRIKES

1. Locate a copy of your policy or request a copy from your agent or broker.
2. Consider all possible insurance policies that may be implicated by your loss.
3. Check your policy to locate the address to which any written notice is to be sent.
4. Provide written notice of your loss to your insurance company.
5. Take photographs and record videotape, if possible, to document property damage or loss.
6. Prepare an inventory of damaged or lost property; check with your insurance agent or broker for forms or insurance company requirements.
7. Keep receipts for all expenses incurred to protect or repair your property and for any additional or extra living expenses.
8. Provide your insurance company with a list of all expenses and determine if advance approval is required before incurring any expenses.
9. Review your policy to determine if there are any procedural requirements or deadlines. To the extent possible, comply with all requirements and deadlines.
10. Submit proofs of loss and other documents required by the policy to obtain coverage and payments from the insurance company.
11. Request partial or advance payments from your insurance company as needed.
12. Keep notes of oral communications with your insurance company, agent, or broker, including the dates and times of the conversations and the people with whom the conversations occurred. Keep copies of all written communications to and from your insurance company, agent, or broker.
13. Review checks, payments, and other written communications from your insurance company to determine if there is any language releasing or giving up any claims. Discuss the matter with your insurance company, agent, or broker. You also may need to confer with an attorney.
14. Follow up with your insurance company regarding your claim.
15. Seek legal advice as appropriate.

APPENDIX 3

STANDARD TYPES OF HOMEOWNERS AND RENTERS INSURANCE POLICIES

Most homeowners and renters policies are based on forms developed by the Insurance Services Office (ISO) and the American Association of Insurance Services (AAIS). Some insurance companies may use their own forms, but those forms often are similar to the ISO forms. The policies fall into one of two categories: “all risk” or “named peril.” An “all risk” property policy provides insurance coverage for losses to property caused by all perils (causes of loss) that are not expressly excluded. A “named peril” policy provides coverage for only those perils expressly listed. Below, we have included a brief description of the standard policy forms used by the insurance industry when selling insurance coverage to homeowners (not condominiums or cooperative units), people that rent their homes, and owners of condominium or cooperative units. The descriptions are for basic information purposes only and are not inclusive of all coverage options, exclusions or restrictions a policy may contain. Read your policy carefully and be specific when asking what is covered and what is not covered. To assist you in that endeavor, we also have included a chart that identifies perils covered by each of the forms.

1. Standard Insurance Forms for Homeowners

The insurance industry typically uses one of five forms when it sells an insurance policy to homeowners: the HO-1, HO-2, HO-3, HO-5 or HO-8 form. (The policy form is often identified on the policy itself, with the policy form’s identification (e.g., “HO-1”) appearing on the page.)

- **HO-1 (a.k.a. Homeowners 1, Basic Form)** is a “named peril” policy that provides varying degrees of coverage for items specifically named in the policy, such as valuable artwork. The policy insures against the named perils, as identified in the chart below. This form is rarely used today, because it provides limited coverage.
- **HO-2 (a.k.a. Homeowners 2, Broad Form)** is a “named peril” policy that insures your home and property against the named perils identified in the chart below.
- **HO-3 (a.k.a. Homeowners 3, Special Form)** is the most popular and widely used homeowners insurance policy today. Lending institutions for home mortgages often recommend this policy form. This policy protects your home against all perils, except those that are specifically excluded, such as war, nuclear explosion, flood, earthquake, etc. Note that the coverage for personal property under this policy form, however, is limited to only those perils specifically named, as identified in the chart below.
- **HO-5 (a.k.a. Homeowners 5, Comprehensive Form)** is an “all risk” policy that provides coverage for any damage or loss to real or personal property, unless specifically

excluded. The coverage is broader than the coverage provided under the HO-2 and HO-3 homeowners policies, because the HO-5 policy provides “all risk” coverage for both real and personal property.

- **HO-8 (a.k.a. Homeowners 8, Modified Coverage Form)** is designed for older homes with replacement costs much higher than their market value. The policy pays what it would cost to repair or replace damaged property using common construction materials and methods. This coverage provides for cheaper, “functional” replacement, meaning hardwood floors may be replaced with plywood and granite counter tops replaced with laminate.

2. Standard Insurance Form for Renters

- **HO-4 (a.k.a. Homeowners 4, Contents Broad Form)**, otherwise known as a “**Renters Policy**,” is designed for renters of rooms, apartments, or houses. This “named peril” policy covers damage to personal property both within and outside the rented dwelling, and injury to people in the rented dwelling. Coverage is also provided for any alterations renters make to the structure, but is limited to 10% of the coverage purchased for personal property. The policy insures against the perils identified in the chart below. Insurance coverage for the building’s structure should be provided by the owner of the building.

3. Standard Insurance Form for Owners of Condominium or Cooperative Units

- **HO-6 (a.k.a. Homeowners 6, Unit Owners Form)** otherwise known as a “**Condominium (or Cooperative Unit) Owners Policy**” is specifically designed for condominium and cooperative unit owners. This “named peril” policy covers both the part of the building owned by the insured and also the insured’s personal property, including items such as carpeting, wallpaper, built-in appliances, and kitchen cabinets. The policy insures against the perils identified in the chart below. The policy does not cover the structure itself or common areas, which are covered by insurance purchased by the condominium or cooperative association.

4. Insurance for Owners of Mobile Homes

- Although the insurance industry does not use a standard form to sell insurance coverage to owners of mobile homes, a number of companies sell insurance for the mobile home’s structure and contents. When purchasing insurance coverage, owners of mobile homes should consider obtaining coverage for damage or loss caused by the perils listed on the table below, as well as any other coverage that may be customized to meet the specific needs and risks associated with mobile homes.

COVERED PERILS INSURED UNDER STANDARD POLICY FORMS¹

Perils (Causes of Loss)	Home- owners Basic HO-1	Home- owners Broad HO-2	Home- owners Special HO-3	Home- owners Compre- hensive HO-5	Home- owners Modified HO-8	Renters HO-4	Condo/ Coop HO-6
1. Fire or lightning	DP	DP	DP	DP	DP	P	P
2. Windstorm or hail	DP	DP	DP	DP	DP	P	P
3. Explosion	DP	DP	DP	DP	DP	P	P
4. Riot or civil commotion	DP	DP	DP	DP	DP	P	P
5. Aircraft	DP	DP	DP	DP	DP	P	P
6. Vehicles	DP	DP	DP	DP	DP	P	P
7. Smoke	DP	DP	DP	DP	DP	P	P
8. Vandalism and malicious mischief	DP	DP	DP	DP	DP	P	P
9. Theft	DP	DP	DP	DP	DP	P	P
10. Volcanic Eruption	DP	DP	DP	DP	DP	P	P
11. Breakage of glass constituting a part of the building	DP	DP	DP	DP	DP	P	P
12. Loss of property removed from premises endangered by fire or other perils	DP	DP	DP	DP	DP	P	P
13. Falling objects		DP	DP	DP		P	P
14. Weight of ice, snow, sleet		DP	DP	DP		P	P
15. Collapse of building(s) or any part thereof		DP	DP	DP		P	P
16. Accidental discharge, leakage, or overflow of water or steam from within plumbing, heating, or air-conditioning systems or domestic appliances		DP	DP	DP		P	P

¹ **DP = Coverage for Dwelling and Personal Property**
D = Coverage for Dwelling only
P = Coverage for Personal Property only

Perils (Causes of Loss)	Home- owners Basic HO-1	Home- owners Broad HO-2	Home- owners Special HO-3	Home- owners Compre- hensive HO-5	Home- owners Modified HO-8	Renters HO-4	Condo/ Coop HO-6
17. Sudden and accidental tearing asunder, cracking, burning, or bulging of a steam or hot water heating system of appliances for heating water		DP	DP	DP		P	P
18. Freezing of plumbing, heating, or air-conditioning systems and domestic appliances		DP	DP	DP		P	P
19. Sudden and accidental injury from artificially generated currents to electrical appliances, devices, fixtures, and wiring (TV and radio tubes not included)		DP	DP	DP		P	P
20. All perils except flood, earthquake, war, nuclear accident, and others specified in your policy. Check your policy for a complete listing of perils excluded			D	DP			

APPENDIX 4

PERSONAL PROPERTY INVENTORY LIST

Date: _____

Name: _____

Location: _____

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Living Room	Books						
	Bookshelves						
	Carpets and Rugs						
	Chairs						
	Clocks						
	Closets and Contents						
	Curtains/Draperies/ Blinds						
	Games (PlayStation, XBox)						
	Lamps						
	Mantelpiece Ornaments						
	Mirrors						
	Musical Instruments						
	Paintings, Sculptures, etc.						
	Records/CDs/DVDs						
	Sofas						
	Stereo/CD Player/ DVD Player						
	Tables						
	Television						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Dining Room	Carpets and Rugs						
	Chairs						
	China						
	Clocks						
	Crystal						
	Curtains/Draperies/ Blinds						
	Dressers and Contents						
	Lamps						
	Mirrors						
	Paintings, Sculptures, etc.						
	Shelves						
	Sideboard						
	Silverware						
	Tables						
	Table Linens						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Kitchen	Cabinets and Contents						
	Chairs						
	Cleaning Appliances						
	Clocks						
	Cupboard Contents						
	Dishes						
	Dishwasher						
	Floor Covering						
	Food						
	Freezer						
	Microwave Oven						
	Pots and Pans						
	Radio						
	Refrigerator						
	Small Appliances (Toaster Oven, Coffee Pot, Blender, etc.)						
	Stove						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Family Room	Books						
	Bookshelves						
	Carpets and Rugs						
	Chairs						
	Clocks						
	Closets' Contents						
	Curtains/Draperies/Blinds						
	Desks						
	Games (PlayStation, XBox)						
	Lamps						
	Mantelpiece Ornaments						
	Mirrors						
	Musical Instruments						
	Paintings, Sculptures, etc.						
	Radio						
	Records/CDs/DVDs						
	Shelves						
	Sofas						
	Stereo/CD Player/ DVD Player						
	Tables						
	Television						
	Videotapes						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Bathroom	Bathroom Scales						
	Cabinets and Contents						
	Carpets and Rugs						
	Curtains/Draperies/Blinds						
	Linens						
	Mirrors						
	Shelves						
	Toiletries						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Foyer & Hallways	Carpets and Rugs						
	Chairs						
	Clocks						
	Closets' Contents						
	Curtains/Drapes/Blinds						
	Games (PlayStation, XBox)						
	Lamps						
	Mirrors						
	Musical Instruments						
	Paintings, Sculptures, etc.						
	Radio						
	Records/CDs/DVDs						
	Sofas						
	Stereo/CD Player/DVD Player						
	Tables						
	Television						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Bedrooms	Bedding						
	Beds						
	Books						
	Bookshelves						
	Bureaus and Contents						
	Camcorders						
	Cameras						
	Carpets and Rugs						
	Chairs						
	Clocks						
	Closets' Contents						
	Curtains/Draperies/Blinds						
	Desks						
	Dressing Tables						
	Lamps						
	Mattresses and Box Springs						
	Mirrors						
	Paintings, Sculptures, etc.						
	Radios						
	Stereos/CD Players/DVD Players						
	Tables						
	Televisions						
	Videotapes						
	Wardrobes and Contents						
	Other						
	Other						

Room	Item	Qty.	Purchase Date	Place of Purchase	Price	Serial or Model No.	Receipt or Photo?
Basement, Shed & Garage	Automobile Accessories						
	Camping Equipment						
	Dehumidifier						
	Dryer						
	Food						
	Fuel						
	Gardening Tools						
	Heating Equipment						
	Lawn Furniture						
	Lawnmower						
	Other						
	Other						

APPENDIX 5

TELEPHONE NUMBERS AND WEBSITE ADDRESSES FOR INSURANCE COMPANIES

21st Century (21st Century Superior Insurance Company)	(888) 244-6163	www.21st.com
ACE Group, The	(800) 433-0385	www.acegroup.com
Alfa Insurance Group	(800) 964-2532	www.alfains.com
Allied Insurance (<i>a Nationwide company</i>)	(800) 282-1446 Personal (866) 322-3214 Business	www.alliedinsurance.com
Allstate Insurance Group <i>includes:</i> <i>Encompass Insurance Company</i>	(800) 547-8676 Catastrophe (800) 255-7828 General (800) 340-3016 Catastrophe (800) 588-7400 General	www.allstate.com www.encompassinsurance.com
American Bankers Insurance Company of Florida (<i>an Assurant company</i>)	(800) 358-0600	www.assurantspecialtyproperty.com
American Claims Management	(888) 799-2919	www.acmclaims.com
American International Group <i>includes:</i> <i>Chartis</i> <i>Claims for Insured Individuals and Families</i> <i>Claims for Insured Businesses & Producers and Advisors</i>	(877) 638-4244 (877) 867-3783 (888) 760-9195 (877) 802-5246 Western Zone Claims (866) 642-5246 Eastern Zone Claims	www.aig.com www.chartisinsurance.com
American General Life Companies	(800) 231-3655	www.aigag.com
American Modern Insurance Group	(800) 375-2075	www.amig.com
American Reliable Insurance Company (<i>an Assurant company</i>)	(800) 245-1505	www.assurantspecialtyproperty.com

American Security Insurance Company (an Assurant company)	(800) 245-1505	www.assurantspecialtyproperty.com
Arch Insurance Group	(877) 688-2724	www.archinsurance.com
Arrowhead General Insurance Company	(800) 333-5553	www.arrowheadgrp.com
Assurant includes: <i>American Bankers Insurance Company of Florida</i> <i>American Reliable Insurance Company</i> <i>American Security Insurance Company</i> <i>Standard Guaranty Insurance Company</i> <i>Voyager Indemnity Insurance Company</i> <i>Voyager Property & Casualty Insurance Company</i>	 (800) 358-0600 (800) 245-1505 (800) 245-1505 (800) 245-1505 (800) 245-1505 (800) 245-1505	 www.assurant.com www.assurant.com www.assurantspecialtyproperty.com www.assurantspecialtyproperty.com www.assurant.com www.assurant.com www.assurant.com
Bankers Insurance Group	(800) 765-9700	www.bankersinsurance.com
Century National Insurance Company	(800) 733-1980	www.centurynational.com
Chubb Custom Insurance Company (includes <i>Chubb Custom Insurance Company, Federal Insurance Company, Great Northern Insurance Company, Vigilant Insurance Company, Pacific Indemnity Company</i>)	(800) 252-4670	www.chubb.com
Cincinnati Financial Corporation (includes <i>The Cincinnati Insurance Company, The Cincinnati Indemnity Company, The Cincinnati Casualty Company</i>)	(888) 242-8811	www.cinfin.com
Companion Property & Casualty Insurance Group	(800) 845-2724	www.companiongroup.com
Country-Wide Insurance Company	(212) 344-8700 Claims	www.cwico.com
CNA Insurance	(877) 262-2727	www.cna.com
Encompass Insurance Company (an Allstate company)	(800) 588-7400 General (800) 340-3016 Catastrophe	www.encompassinsurance.com
Erie Insurance Company	(800) 367-3743	www.erieinsurance.com

Farmers Insurance Group (<i>a Zurich company</i>) (<i>includes: Mid-Century Insurance Company, Fire Insurance Exchange</i>)	(800) 435-7764 <i>Hell Point Claims Services by Farmers</i>	www.farmers.com
Federal Insurance Company (<i>a Chubb company</i>)	(800) 252-4670	www.chubb.com
Fireman's Fund Insurance Company	(888) 347-3428	www.firemansfund.com
First American Property & Casualty Insurance Company	(888) 922-5344	www.fapcig.com
FM Global	(877) 639-5677	www.fmglobal.com
Golden Eagle Insurance (<i>a Liberty Mutual Company</i>)	(800) 238-3085	www.goldeneagle-ins.com
Great Northern Insurance Company (<i>a Chubb Company</i>)	(800) 252-4670	www.chubb.com
Hanover Insurance Group, The	(800) 628-0250	www.hanover.com
The Hartford (<i>includes Hartford Underwriters, Hartford Casualty, Hartford Fire & Casualty Group</i>)	(800) 243-5860 Auto & Home (800) 787-5677 Flood	www.thehartford.com
Kemper Preferred (<i>includes American Manufacturers Mutual Insurance Company, American Motorists Insurance Company, Kemper Lloyds Insurance Company, Lumbermens Insurance Mutual Casualty Company, Specialty Surplus Insurance Company</i>)	(888) 252-2799	www.ekemper.com
Liberty Mutual Insurance Company (<i>includes Safeco Insurance Company</i>)	(800) 225-2467	www.libertymutual.com
Lincoln General Insurance Company	(800) 876-3350 (877) 717-5442	www.lincolngeneral.com
National Flood Insurance Program	(800) 427-4661	www.fema.gov/business/nfip
Nationwide Insurance includes: <i>Allied Insurance Company</i>	(800) 421-3535	www.nationwide.com
	(800) 282-1446 Personal (866) 322-3214 Business	www.alliedinsurance.com
OneBeacon Insurance Group	(877) 248-4968 (877) 248-3455	www.onebeacon.com
Oregon Mutual Insurance Company	(800) 934-3809	www.ormutual.com

Pacific Indemnity Company (<i>a Chubb company</i>)	(800) 252-4670	www.chubb.com
Pacific Specialty Insurance Company	(800) 962-1172	www.pacificspecialty.com
Prudential	(800) 778-2255	www.prudential.com
Safeco Insurance Group (<i>a Liberty Mutual Company</i>) <i>includes: Safeco Insurance Company of Illinois, Safeco Insurance Company of America, First National Insurance Company of America</i>	(800) 332-3226	www.safeco.com
Standard Guaranty Insurance Company (<i>an Assurant company</i>)	(800) 245-1505	www.assurantspecialtyproperty.com
State Farm Insurance	(800) 782-8332	www.statefarm.com
Travelers	(800) 252-4633 Personal (800) 238-6225 Business	www.travelers.com
USAA	(800) 531-8222 (800) 531-8722	www.usaa.com
United Fire Group (<i>includes United Fire & Casualty Company, United Fire & Indemnity Company</i>)	(800) 343-9131	www.unitedfiregroup.com
Vigilant Insurance Company (<i>a Chubb company</i>)	(800) 252-4670	www.chubb.com
Voyager Indemnity Insurance Company (<i>an Assurant company</i>)	(800) 245-1505	www.assurantspecialtyproperty.com
Voyager Property & Casualty Insurance Company (<i>an Assurant company</i>)	(800) 245-1505	www.assurantspecialtyproperty.com
Wawanesa Mutual Insurance Company	(800) 427-9669 (800) 572-5246 Wildfires	www.wawanesa.com
XL Insurance Group	(800) 688-1840	www.xlinsurance.com
Zurich	(800) 987-3373 Business (800) 435-7764 Individual	www.zurich.com Business www.farmers.com Individual

APPENDIX 6

SAMPLE LETTER FOR PROVIDING NOTICE OF A LOSS OR POTENTIAL LOSS TO YOUR INSURANCE COMPANY

[DATE]

TO [INSURANCE COMPANY'S NAME and ADDRESS]

Re: Notice of Loss

Insured: [YOUR NAME AS IT APPEARS ON THE POLICY]

Policy No.: [POLICY NUMBER]

Policy Period: [MM/DD/YY – MM/DD/YY]

Dear Mr./Ms. _____:

We write to provide you with notice of a loss that we suffered on or about [DATE] as a result of [THE CAUSE OF LOSS – EARTHQUAKE, FIRE, HURRICANE, ETC.], which occurred on or about [DATE]. We believe we are covered under the above-referenced policy sold by your company to us.

We ask that you honor all duties under the policy and all other policies issued by your company that may insure us and/or our property. Please acknowledge your receipt of this letter and your assumption of your duties under the policy.

Please contact us if you have any questions. We may be reached at [ADDRESS] and at [TELEPHONE NUMBER(S) and E-MAIL ADDRESS (IF AVAILABLE)].

Sincerely,

[NAME OF INSURED]

APPENDIX 7

TELEPHONE AND FAX NUMBERS FOR YOUR STATE'S OR TERRITORY'S INSURANCE DEPARTMENT

<u>STATE OR TERRITORY</u>	<u>TELEPHONE AND FAX NUMBERS</u>
Alabama	(334) 269-3550 (334) 241-4192/fax (800) 433-3966/toll free in AL only
Alaska (Anchorage)	(907) 269-7900 (907) 269-7910/fax (800) 467-8725/toll free in AK only
Alaska (Juneau)	(907) 465-2515 (907) 465-3422/fax (800) 467-8725/toll free in AK only
American Samoa	(684) 633-4116 (684) 633-2269/fax
Arizona	(602) 364-3471 (602) 364-3470/fax
Arkansas	(501) 371-2600 (501) 371-2618/fax (800) 282-9134/toll free
California (Los Angeles)	(213) 897-8921 (800) 927-4357/toll free in CA only
California (Sacramento)	(916) 492-3500 (916) 445-5280/fax (800) 927-4357/toll free in CA only
California (San Francisco)	(415) 538-4010 (415) 904-5889/fax
Colorado	(303) 894-7490 (800) 930-3745/toll free in CO only
Connecticut	(860) 297-3800 (860) 566-7410/fax (800) 203-3447/toll free in CT only
Delaware	(302) 674-7300 (800) 282-8611/toll free in DE only
District of Columbia (Washington, DC)	(202) 727-8000 (202) 535-1196/fax
Florida	(850) 413-3140

<u>STATE OR TERRITORY</u>	<u>TELEPHONE AND FAX NUMBERS</u>
Georgia	(404) 656-2070 (404) 657-8542/fax (800) 656-2298/toll free in GA only
Guam	(671) 635-1817 (671) 633-2643/fax
Hawaii	(808) 586-2790 (808) 586-2799 (808) 586-2806/fax
Idaho	(208) 334-4250 (208) 334-4398/fax (800) 721-3272/toll free in ID only
Illinois (Chicago)	(312) 814-2420 (312) 814-5416/fax
Illinois (Springfield)	(217) 782-4515 (217) 782-5020/fax (877) 527-9431/toll free
Indiana	(317) 232-2385 (317) 232-5251/fax
Iowa	(515) 281-5705 (515) 281-3059/fax (877) 955-1212/toll free
Kansas	(785) 296-3071 (785) 296-7805/fax (800) 432-2484/toll free in KS only
Kentucky	(502) 564-3630 (502) 564-1453/fax (800) 595-6053/toll free
Louisiana	(225) 342-5900 (800) 259-5300/toll free
Maine	(207) 624-8475 (207) 624-8599/fax (800) 300-5000/toll free in ME only
Maryland	(410) 468-2000 (410) 468-2020/fax (800) 492-6116/toll free
Massachusetts	(617) 521-7794 (617) 753-6830/fax

<u>STATE OR TERRITORY</u>	<u>TELEPHONE AND FAX NUMBERS</u>
Michigan	(517) 373-0220 (517) 335-4978/fax (877) 999-6442/toll free
Minnesota	(651) 296-4026 (651) 296-1959/fax
Mississippi	(601) 359-3569 (601) 359-2474/fax (800) 562-2957/toll free in MS only
Missouri	(573) 751-4126 (573) 751-1165/fax (800) 726-7390/toll free in MO only
Montana	(406) 444-2040 (406) 444-3497/fax (800) 322-6148/toll free in MT only
Nebraska	(402) 471-2201 (402) 471-4610/fax (877) 564-7323/toll free in NE only
Nevada	Carson City Office: (775) 687-0700 (775) 687-0787/fax (888) 872-3234/Division of Insurance toll-free Las Vegas Office: (702) 486-4009 (702) 486-4007/fax
New Hampshire	(603) 271-2261 (603) 271-1406/fax (800) 852-3416/toll free
New Jersey	(609) 292-7272 (609) 777-0508/fax (800) 446-7467/toll free
New Mexico	(505) 827-4601 (505) 827-4734/fax (800) 947-5722/toll free in NM only
New York (Albany)	(518) 474-4567 (518) 473-6814/fax (800) 342-3736/toll free

<u>STATE OR TERRITORY</u>	<u>TELEPHONE AND FAX NUMBERS</u>
New York (New York)	(212) 480-2289 (212) 480-2310/fax (800) 342-3736/toll free
North Carolina	(919) 733-3058 (919) 733-6495/fax (800) 662-7777 or (800) 546-5664/toll free in NC only
North Dakota	(701) 328-2440 North Office(701) 328-4880/fax (800) 247-0560/toll free in ND only
Northern Mariana Islands	(670) 664-3000 (670) 664-3067/fax
Ohio	(614) 644-2658 (614) 644-3744/fax (800) 686-1526/toll free
Oklahoma	(405) 521-2828 (405) 521-6635/fax (800) 522-0071/toll free in OK only
Oregon	(503) 947-7980 (503) 378-4351/fax (888) 877-4894/toll free in OR only
Pennsylvania	(717) 787-2317 (717) 787-8585/fax (877) 881-6388/toll free
Puerto Rico	(787) 304-8686 (787) 273-6082/fax
Rhode Island	(401) 462-9520 (401) 462-9602/fax
South Carolina	(803) 737-6160 (803) 737-6205/fax (800) 768-3467/toll free in SC only
South Dakota	(605) 773-3563 (605) 773-5369/fax
Tennessee	(615) 741-2176 (615) 532-6934/fax (800) 342-4029/toll free in TN only
Texas	(512) 463-6169 (512) 475-2005/fax (800) 578-4677/toll free in TX only

<u>STATE OR TERRITORY</u>	<u>TELEPHONE AND FAX NUMBERS</u>
Utah	(801) 538-3800 (801) 538-3829/fax (800) 439-3805/toll free in UT only
Vermont	(802) 828-3307 (802) 828-3306/fax
Virgin Islands	(340) 774-7166 (340) 774-9458/fax St Croix Office: (340) 773-6459 (340) 719-3801/fax
Virginia	(804) 371-9741 (800) 552-7945/toll free in VA only
Washington	(360) 725-7000 (360) 586-2018/fax (800) 562-6900/toll free
West Virginia	(304) 558-3354 (304) 558-0412/fax (888) 879-9842/toll free in WV only
Wisconsin	(608) 266-3586 ((608) 266-9935/fax (800) 236-8517/toll free in WI only
Wyoming	(307) 777-7401 (307) 777-5895/fax (800) 438-5768/toll free in WY only