



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Insurance Division

DCCA News Release

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STATE REMINDS HAWAII RESIDENTS TO PREPARE FOR HURRICANE SEASON

HONOLULU – State Insurance Commissioner J. P. Schmidt is urging Hawai'i residents to prepare for the upcoming Hurricane Season, which begins June 1.

Knowing what to do before, during and after a storm can help keep your family and property safe. An insurance plan also can help make the recovery process a little easier.

“Following a major disaster, many consumers may be overwhelmed and confused by the insurance claim and filing process,” said Schmidt. “It’s important to review the process ahead of time to avoid delays when it matters most.”

STORM PREPAREDNESS: A FOUR-STEP PROCESS

1. STEP ONE: PREPARE FOR THE WORST
 - Prepare an emergency kit. Make an evacuation plan.

2. STEP TWO: TAKE AN INVENTORY OF YOUR PROPERTY
 - Photos really help. Move important documents to a safe location.

3. STEP THREE: REVIEW YOUR INSURANCE COVERAGE

- What is excluded from coverage? Should you get additional coverage?

4. STEP FOUR: AFTER DISASTER STRIKES AND YOUR HOME IS DAMAGED

- Call your agent or insurance company and file your claim as soon as possible.
- Make sure you complete all necessary forms and provide all information required.
- If a settlement is offered, ask for an itemization.
- If you believe you have not been treated fairly, contact the Insurance Division.

For detailed information on how to prepare for a hurricane, contact the State of Hawai'i Insurance Division: log onto: www.hawaii.gov/dcca/ins, or call 586-2790.

In addition, the state is offering financial assistance to residents who are protecting their homes against hurricane damage. You may be eligible to receive 35 percent of the cost of installing wind resistive devices on your home, saving up to \$2,100. Grant monies are subject to availability. For details, log onto: www.hurricaneretofits.hawaii.gov, or call 265-3703 or 265-4211.

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