

November 3, 2000
PRESS STATEMENT
FOR IMMEDIATE RELEASE

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586-2799

**Insurance Commissioner urges carriers to redouble efforts
to service policyholders who suffered flood damage**

HONOLULU – In response to the recent flooding on the Big Island, Wayne Metcalf, the State Insurance Commissioner, today announced that the Insurance Division has urged insurance companies to redouble their efforts to service policyholders who suffered flood damage. “The Insurance Division has urged insurance companies to make every effort to make contact with their policyholders whose homes or vehicles suffered flood damage as a result of the recent storm. Some areas of the Big Island have suffered damage so severe that carriers may have difficulties in reaching their policyholders or policyholders may have difficulties contacting their carriers to obtain claims assistance,” Metcalf said. “In consulting with insurance industry representatives, they are urging their policyholders to continue to attempt to reach them so that the carriers can respond,” Metcalf continued. Several companies have informed the Insurance Division that they have sent additional personnel to assist their local claims offices.

Metcalf advised policyholders who suffered flood damage to read their policies and contact their insurers for more information and assistance. “Generally speaking, basic homeowner’s policies specifically exclude water damage caused by flooding. However, roof and window leaks that cause damage to the ceiling and contents generally are covered by most policies,” Metcalf stated.

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The “comprehensive coverage” portion of an insurance policy generally covers water damage to automobiles. Metcalf noted that most owners of cars six years old or less normally purchase such coverage. However, Metcalf urged all owners of water damaged cars to review their policies to see if they have such coverage.

The Insurance Division was informed by the Hawaii County Civil Defense Agency that damage assessments are underway and preliminary damage estimates hopefully will be available by this afternoon. Metcalf said, “Civil Defense authorities will present the damage assessment to the Governor for his review in determining what additional steps should be taken.”

For insurance assistance, call the Insurance Division at 586-2790. Additional information will also be available on the Insurance Division website at <http://www.state.hi.us/dcca/divisions/ins/>.

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