



PHONE

402-471-2201

WEBSITE

doi.nebraska.gov



DISASTER INSURANCE GUIDEBOOK

**NEBRASKA DEPARTMENT
OF INSURANCE**

Essential tools and
resources to help
rebuild from a
natural disaster

NEBRASKA DEPARTMENT OF INSURANCE

BEFORE THE STORM

DON'T WAIT UNTIL IT'S TOO LATE

Create Home Inventory

- Complete an **inventory** of all your belongings to make the claims process easier. Include information such as:
 1. Price
 2. Brand
 3. Serial Number
 4. Model
 5. Receipts
 6. Photos/Videos
- The National Association of Insurance Commissioners (NAIC) has a **home inventory tool** that records all your belongings, groups by room and category, and takes quick pictures.
- Once you create your home inventory, **store information off the premises and keep paper copies on hand** either in a bank safe deposit box or on your downloaded app.
- Store electronic copies of your insurance policy with your home inventory.
- Include information like policy numbers, insurer and insurance agent phone numbers, website and mailing addresses.

Review your homeowners insurance

- Examine your policy at least once a year to ensure you know what is and is not covered.
- Ask yourself some of these questions:
 1. Is my deductible the same for all types of damage? Do wind and hail have different deductibles? Do I have a flat or percentage deductible?
 2. If my home is destroyed, do I have enough coverage to rebuild?
 3. If I have to leave my home, will additional living expenses be covered?
 4. Do I have collectibles like jewelry that exceed normal coverage limits?
 5. Are my farm equipment and outbuildings covered?
- If you are not sure about the answer to these questions, contact your insurance agent or insurance company for more help.
- The NAIC provides "[A Consumer's Guide to Home Insurance](#)" that helps understand the policy that best suits your needs.

Additional information

- NOTE: Damage caused by flooding, including groundwater seepage, is NOT generally covered by a standard homeowners or renters insurance policy.
- For more information on flood insurance, visit the website of the [Federal Emergency Management Agency \(FEMA\)](#).

NEBRASKA DEPARTMENT OF INSURANCE

EMERGENCY PREPAREDNESS

ORGANIZE NOW, RECOVER FASTER LATER

Emergencies can happen with little warning. Taking time to prepare now can help protect your family, reduce damage to your property, and make recovery easier.

Build an Emergency Supply Kit

- At minimum, basic supplies in a supply kit include:

- | | | |
|-------------------------------------|----------------------------------|------------------------------|
| 1. Water: 3-day supply | 6. First aid kit | 11. Cell phone with chargers |
| 2. Food: non-perishable, day supply | 7. Medications and medical items | 12. Emergency contact info |
| 3. Flashlight | 8. Multi-purpose tool | 13. Extra cash |
| 4. Battery-powered radio | 9. Sanitation and hygiene items | 14. Map of the area |
| 5. Extra batteries | 10. Copies of personal documents | |

Protect your home from damage

Make sure your roof is in good condition and bring any loose items and furniture inside before severe weather hits. Make sure to clear gutters and drains, reinforce doors and windows, and trim trees.

Keep important documents on hand

Insurance policies are necessary to have in the event of a severe weather event. These include:

Homeowners or Renters Insurance:

Auto Insurance

Flood Insurance

Having the proper documents can help speed up the claims process. This includes policy numbers, contact information for your insurance company or agent, and copies of your insurance declaration page. Make sure to keep a copy off-site.

Note: The NDOI has contact information for insurance agents and companies if you have their names.



NEBRASKA DEPARTMENT OF INSURANCE

AFTER THE STORM

DISASTER CLAIMS PROCESS



Contact Insurance Provider

- Report damages as soon as possible. Keep a log of all communications including names, dates, and topics discussed.

Prevent Further Damage

- Make only temporary repairs to prevent additional losses. Save receipts for reimbursement. Do not make any permanent repairs until an adjuster inspects the damage.

Document Damage

- Take photos and videos and make a detailed list of damage or destroyed items. This includes purchase dates, prices, and receipts if available. Use a home inventory app or spreadsheet if possible

Review Coverage and Expenses

- Ask if your policy covers temporary living expense while home is being repaired. Keep receipts for meals and temporary housing.

Be Cautious with Contractors and Adjusters

- Be present during inspections. Used trusted contractors. Avoid paying in full upfront. If hiring a public adjuster, verify they are licensed and reputable with the Department.
DO NOT SIGN ANYTHING UNTIL YOU TALK WITH YOUR INSURANCE COMPANY.

Understand the Claims Process

- Claims may be paid in parts: an initial emergency advance, followed by payments for property and repairs. Structure-related payments may include your mortgage company and be released in stages.

Don't Rush Settlement Decisions

- Take time to review your settlement. If disagreements arise, try resolving with your insurer or contact your attorney.

Prepare for Next Disaster or Claim

- As you replace items, update your home inventory. When rebuilding, consider using materials that will resist damage such as impact resistant shingles or siding. Insurance companies may offer discounts on insurance for these resistant materials.

HAIL DAMAGE

DOES MY ROOF NEED REPAIRS?



Know Your Insurance Policy

Review your policy before filing a claim. Look for coverage details, exclusions, and deadlines (e.g. 180 days for repairs). Check your deductible as some are higher for wind and hail than other weather related events.

Document Your Property

Gather receipts for personal property for replacement needs. Take photos and videos of all hail-related damage before repairs begin. Retain damaged items for inspection like carpet, furniture, etc.

Identify Hail Damage

Hail must be 3/4" to 1 1/4" in diameter to damage shingles. Look for damage to cars, fences, siding, shutters, or shingle granules in gutters. A random pattern of dents and soft bruises may indicate hail impact.

Know the Signs of Other Roof Damages

Those damages include curling/cupped edges, craze cracks, blisters, discoloration, manufacturer defects, hammer damage (usually near ridges)

Working with Insurance Adjuster

The adjuster will estimate the Actual Cash Value (ACV) of your roof. If repair/replacement costs more than ACV, your replacement coverage can cover the difference but only after repairs are made within the allowed time. Make sure to find out if your policy covers ACV or Replacement Cost.

Should You File a Claim?

If repairs cost less than the deductible, consider not filing. Claims, even unpaid ones, can affect renewal eligibility.

Disputes & Claims

If you believe your insurer mishandles the claim, contact the Nebraska Department of Insurance at 877-564-7323 or by visiting <https://doi.nebraska.gov/consumer/policyholder-help> to fill out a complaint form.

NEBRASKA DEPARTMENT OF INSURANCE

ADJUSTERS

WHAT ARE MY OPTIONS?

What is an adjuster?

An adjuster is a person who determines the amount of damage to your home and property, what can be repaired or replaced, and at what cost. The adjuster also reviews your insurance policy to see if the damage is covered, any dollar limits or deductibles that may apply, and explain your policy's coverage for the claim.

Company Adjuster

A company adjuster only works for that insurance company. The insurance company hires and pays a company adjuster. This adjuster will settle the claim based on insurance coverage you have and the amount of damage to your home and property.

YOU DO NOT PAY A COMPANY ADJUSTER.



Independent Adjuster

An independent adjuster works for several different insurance companies. An insurance company uses independent adjusters when it doesn't have its own adjusters on staff or when it needs more adjusters than available, usually during a large disaster. An independent adjuster does the same work as a company adjuster.

YOU DO NOT PAY AN INDEPENDENT ADJUSTER.



Public Adjuster

A public adjuster is a professional you can hire to handle your insurance claim. Public adjusters have no ties to the insurance company. They estimate the damage to your home and property, review your insurance coverage, and negotiate a settlement of the insurance claim for you. Nebraska requires public adjusters to be licensed. Public adjusters are allowed to be paid a percentage of the insurance settlement. The specific percentage **MUST** be disclosed in the contract. Know the terms of your agreement with your public adjuster and what you will have to pay.

YOU HAVE TO PAY A PUBLIC ADJUSTER.



ADJUSTERS

WORKING WITH INSURANCE ADJUSTER



How long after I file a claim will an adjuster inspect my home?

Every disaster can be different. Be sure to ask your insurance company when you file the claim. A reasonable amount of time could be 3 to 5 days for a minor claim. It may take longer for the adjuster to reach you after a large disaster. Be sure they know the best way to contact you.

What should I do to prepare to meet with the adjuster?

- Make a list of all damage or destroyed personal property. Make a list of damage to the home and any other structures like a garage, tool shed, or in-ground swimming pool. Work from memory or from photos if you have no records of your destroyed property.
- Gather photos or videos from your home and property BEFORE they sustained damage.
- Include any receipts from when you bought the destroyed items if you have them. Search online shopping sites to help estimate costs.
- Take notes when you meet the adjuster. Get their name, contact information, and ask when you can expect to hear back. Use the guide at the end of this document to track the information.

What will happen when the adjuster comes to my home?

Make sure to be at your home when the adjuster comes. You can show them where you believe structural damage has happened. Show any lists, photos, or videos where damage may have occurred. The adjuster will inspect your home, take photographs, measurements, and may calculate damage and cost to repair. Be sure to get their contact information and ask if there's any other information you need to provide.

If I hire a public adjuster, will the insurance company still send its own adjuster?

The insurance company does **NOT** have to accept your public adjuster's estimates. The company will usually send a company adjuster or independent adjuster to assess and estimate damage to your home or property.

How is a public adjuster paid?

If you hire a public adjuster, **it is your responsibility to pay their fee**. A public adjuster should give you a contract that explains how much you will pay and what services they will provide.

If you hire a public adjuster after your insurance company has made an initial offer, ask about the fee. The contract should say if the fee you'll pay will be based on the total the insurance company pays or on the amount the public adjuster negotiates for you.

NEBRASKA DEPARTMENT OF INSURANCE

POST-LOSS ASSIGNMENTS

WHAT TO KNOW BEFORE SIGNING

What is a Post-Loss Assignment?

A **contract** signed by the *homeowner* granting a contractor all rights and duties of the claim under an insurance policy. Once signed, the contractor owns and controls the claim without any input from the insured.

When is a Post-Loss Assignment Signed?

1. Damage Happens

- A covered event like wind, hail, or a tornado causes damage to your home (roof, siding, gutters, windows, etc.)

2. You File a Claim

- You notify your insurance company about the damage.

3. Insurance Company Sends Estimate

- An adjuster inspects the damage and creates an estimate of repair costs

4. You Hire a Contractor

- You choose a contractor and sign a contract for the repairs

5. You Sign a Post-Loss Assignment

- You choose a contractor and sign a contract for the repairs

6. What the Assignment Means

- This form lets the contractor deal directly with your insurance company but may limit your involvement in the claim process

Note:

Before signing a post-loss assignment, ask what it means as you may be signing away control of your claim. **YOU DO NOT NEED TO SIGN A POST-LOSS ASSIGNMENT**

NEBRASKA DEPARTMENT OF INSURANCE

POST-LOSS ASSIGNMENTS

CONT.

Potential Concerns to Know

- If your contractor and insurer disagree on payment, the contractor can sue your insurance company using your name without asking you
- You won't be told about the lawsuit, but it may affect your insurance rates or ability to get coverage in the future
- If your insurance company does not pay the full amount the contractor wants, you might have to pay the rest out of your own pocket. The contractor could even put a lien on your home to collect it
- If you're unhappy with how your insurance company handled your claim, you can't sue them as that right belongs to the contractor
- If you decide to fire your contractor, the assignment still gives them control over the claim including the right to any payment from your insurance company

Tips

- Again, a homeowner is **not** required to sign a post-loss assignment
- Talk to an attorney before signing the agreement
- Read everything carefully, don't rush, and understand what you're agreeing to before signing
- Your policy could say "no assignments" but a 2016 Nebraska court ruling says these contracts can still be legally valid

Choosing a Contractor

1. Ask around and get recommendations
2. Get multiple quotes from several contractors
3. Check their reputation by looking them up on the Better Business Bureau and ask if they use post-loss assignments. Many do not.
4. Make sure they're registered with the Nebraska Department of Labor

NEBRASKA DEPARTMENT OF INSURANCE INSURED HOMEOWNERS PROTECTION ACT

Nebraska's Homeowners Protection Act gives you key rights when working with contractors after a loss.

1. Quick Notification to Insurance Company

Your contractor **MUST** notify your insurance company within 5 business days of signing your contract. This helps the company keep track of repairs and protects you from surprise claims or delays

2. No Guarantees on Insurance Coverage

Contractors must clearly tell you they can't promise your insurance will cover all repair costs. This keeps realistic expectations and helps you plan financially

3. No Kicking Back Your Deductible

It's illegal for contractors to give you back any part of your insurance deductible as a "rebate". Watch out for these offers

4. Your Mortgage Rights are Protected

Your mortgage company's rights can't be affected by your contract, so your loan remains secure no matter what

5. You can Always Talk to Your Insurance Company

Don't let contractors stop you or your mortgage company from communicating directly with your insurance company

6. Detailed Estimates Before Work Starts

Before any work begins, your contractor must provide an itemized list of repairs, materials, labor, fees, and total costs

7. Your Contract is Protected

If a contractor doesn't follow these rules, your contract with them is void

REMINDER: NDOI doesn't oversee contractors. We can only help if fraud is suspected.

NEBRASKA DEPARTMENT OF INSURANCE

FLOOD INSURANCE 101

Flood insurance through the **National Flood Insurance Program (NFIP)** includes two separate coverage types: Building and Contents. Each has its own premium and deductible and be purchased through separate policies.



Building Coverage

- Electrical & Plumbing systems
- HVAC, water heaters, furnaces
- Permanently installed carpeting, cabinets, and paneling
- Foundation walls and staircases
- Detached garage (1 only)
- Utility-related equipment



Contents Coverage

- Furniture, electronics, clothing
- Portable & laundry appliances
- Freezers and contents
- Window treatments (e.g., curtains)

What is NOT covered?

Preventable damage (e.g. mold from neglect)

Temporary housing, food, or other living expenses

Cars and any vehicles

Outdoor property such as trees, plants, swimming pools, hot tubs, decks

Personal property in basements

How can I buy flood insurance?

You can purchase flood insurance for your home whether you are inside or outside of a flood plain either directly through a private insurance agent or insurance company who participates in the NFIP. Plan ahead as a flood insurance policy normally goes into effect after 30 days of purchase.

How much does flood insurance cost?

Premiums vary depending on your risk level for a flood loss, the amount of coverage you choose, the type of coverage needed, and your deductible.

NEBRASKA DEPARTMENT OF INSURANCE

MYTH VS FACT

FLOOD INSURANCE



Myth

Only people living in flood plains need to be concerned about flooding.

My homeowners policy will cover if I have direct flood damage to my home.

We experienced a once in a 500-year flood so I shouldn't worry about flooding during my lifetime.

You can't buy flood insurance if you are located in a high flood-risk area.

Federal disaster assistance will pay for flood damage.

Fact

If it can rain, it can flood. Flood insurance is needed and available in all flood zones.

Standard homeowners policy language clearly states flood is excluded. Note that many insurance companies exclude sewer and pump failure. Many companies do still offer the ability to buy an endorsement with coverage for sewer failure.

The term "500-year flood" refers to an area that has a 0.2% chance of experiencing a flood in any given year. It does **not** mean a flood of that magnitude only happens once every 500 years. It reflects the likelihood based on historical data.

Flood insurance is available no matter where you live if your community participates in the NFIP. Lenders providing a federally-regulated mortgage loan must require borrowers in special flood hazard areas to purchase flood insurance.

Before becoming eligible for disaster assistance, it must be declared a federal disaster area. Federal disaster aid does not always come in a grant. Most is a low-interest rate loan which must be paid back.

CLAIM INFORMATION

Name of Insurance Company:

Claim Number:

Phone Number:

INSURANCE ADJUSTER INFORMATION

Adjuster Name:

Adjuster Company:

Phone Number:

Adjuster License Number:

Website:

CONTRACTOR(S)

Name of Company:

Representative:

Phone Number:

License Number:

I checked:

☐ They have liability insurance ☐ With my insurance company ☐ They have liability insurance ☐ Online Search

Name of Company:

Representative:

Phone Number:

License Number:

I checked:

☐ They have liability insurance ☐ With my insurance company ☐ They have liability insurance ☐ Online Search

CLAIM COMMUNICATIONS LOG

Who did I talk to:

Name of Company: _____

Date/Time:

What we talked about:

Next steps:

Who did I talk to:

Name of Company: _____

Date/Time: _____

What we talked about:

Next steps:

CLAIM COMMUNICATIONS (CONT.)

Who did I talk to:

Name of Company: _____

Date/Time:

What we talked about:

Next steps:

Who did I talk to:

Name of Company: _____

Date/Time: _____

What we talked about:

Next steps:

EMERGENCY REPAIR LOG

To help keep track of emergency repairs, this form can help you.

Repair:

Cost of Repair:

Date of Repair:

Repair:

Cost of Repair:

Date of Repair:

Repair:

Cost of Repair:

Date of Repair

EMERGENCY REPAIR LOG (CONT.)

To help keep track of emergency repairs, this form can help you.

Repair:

Cost of Repair:

Date of Repair:

Repair:

Cost of Repair:

Date of Repair:

Repair:

Cost of Repair:

Date of Repair
