

## Homeowners Insurance Claims Checklist

1. Report claims to insurance company – phone call sufficient.
2. Advise that home and contents have been destroyed/damaged by fire.
3. Advise that you are making claims under all available coverages.
4. Request payment of Loss of Use and ALE (if available) in 24 hours.
5. Request email address for document delivery and ask for a claim number.
6. Request that “declaration page” and certified copy of policy be emailed to you.
7. Submit “Policy Limits Demand” (PLD).
8. For PLD: Name, Address, Claim No. and demand for policy limits on all coverages.
9. Keep demand short and simple - request payment in 30 days.
10. Information provided over phone should be confirmed by adjuster in follow-up email.

## CLAIM REPORTING SCRIPT

My name is \_\_\_\_\_ and I am calling to report claims under my homeowner's insurance policy. My home and property were destroyed/damaged as a result of fire on August 8, 2023 (or the date that fire destroyed/damaged your home/property).

May I please have your name and office location?

May I please have the email address where I can send emails regarding my claim?

May I please have my claim number?

Who is my adjuster? (If the adjuster will be appointed after the call, ask when you can expect to receive the name of the adjuster)

Can you please confirm that I have coverage for Additional Living Expense/ALE and Loss of Use coverage/LOU in my policy?

If ALE/LOU coverage confirmed, ask if there is a claims office on Maui where you can pick up your ALE/LOU payment(s). If no claims office, request that payment be sent via overnight mail/FED-EX/UPS to you.

Please make a note in your system that any communication be sent via email. My email address is \_\_\_\_\_@\_\_\_\_\_.

If you are submitting any document or information regarding the reporting of my claim, please send me an email of what is being submitted.

TEMPLATE EMAIL – CONFIRMATION OF CLAIM REPORTING

**To:** \_\_\_\_\_@\_\_\_\_\_ (Insurance company email address here)

**Subject Line:** Confirmation of Claim for (Address Here) and (Claim Number – if you have it).

Aloha:

This email confirms the reporting of claims related to the loss of my home and property located at: (Address Here). On \_\_\_\_\_, 2023 I called \_\_\_\_\_ (Phone number) and spoke to \_\_\_\_\_ (person's name who you spoke to) to report my claims.

Please confirm receipt of this email and kindly inform me of the name of the adjuster appointed to handle the claim and my claim number. Please also advise the claim's adjuster to communicate with me via email only. I'm not accepting phone calls regarding these claims. Thank you in advance for your assistance.

[Date]

[Ms./Mr. ADJUSTER NAME HERE]  
[INSURANCE COMPANY NAME HERE]  
[INSURANCE COMPANY ADDRESS HERE]  
[INSURANCE COMPANY EMAIL/FAX HERE]

**RE: POLICY LIMITS DEMAND – HRE 408 SETTLEMENT COMMUNICATION:**

Claim No.: \_\_\_\_\_  
Policy No.: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Date of Loss: \_\_\_\_\_

DELIVERED VIA EMAIL TO: \_\_\_\_\_ AND CERTIFIED FIRST-CLASS MAIL

Dear Ms./Mr. [ADJUSTER NAME HERE],

My name is \_\_\_\_\_ and my insured dwelling located at: \_\_\_\_\_ and property in and around the dwelling has been destroyed as a result of the Maui Wildfire. The purpose of this writing is to convey a 30-day demand for the payment of policy limits for all coverages available under my homeowner's policy. This demand is based on the total loss of my dwelling, personal property, and other insured property. Additionally, demand is made for the immediate payment of policy limits on any Additional Living Expense (ALE) and/or Loss of Use (LOU) coverages available under the policy.

The total loss of my insured dwelling and property is based on the covered peril of fire under the terms of my homeowner's insurance policy.

Therefore, this shall constitute a demand for payment of policy limits on all coverages and/or benefits under the subject policy not later than thirty (30) days from your receipt of this letter. LOU and ALE should be paid immediately. This letter shall also serve as a preservation request to preserve any and all documents, communications, photos, telephone call recordings and the full and complete claims file related to this claim.

All communications regarding this claim should be in writing and emailed to me at: \_\_\_\_\_. Please do not call.

Claim payments can be mailed to: \_\_\_\_\_. Please email confirmation of your receipt of this policy limits demand. Please also be advised, I understand Hawai'i law requires you to handle this claim in good faith.

Thank you in advance for your prompt attention to this demand.

Sincerely,

\_\_\_\_\_  
[YOUR NAME(S)]  
[YOUR CONTACT INFORMATION]

## HAWAII WILDFIRES MEMO

*Current As of: 8/20/2023*

I. Orders and Declarations Issued by HI Governor, HI Acting Governor, Federal Government, HI Insurance Commissioner

DATE	DOCUMENT	NOTES
8/9/2023	<a href="#">GOV SECOND PROCLAMATION</a>	Second Proclamation
8/9/2023	<a href="#">GOV THIRD PROCLAMATION</a>	Third Proclamation. Essential travel only to Maui.
8/9/2023	<a href="#">HI DOI NEWS RELEASE 8-9-2023</a>	Governor authorizes use of non-resident insurance adjusters pursuant to HRS 431:2-901(b). Within 120 days, they must register with the DOI. <a href="#">Form for Emergency Independent Adjuster</a>
8/10/2023	<a href="#">GOV FOURTH PROCLAMATION</a>	Fourth Proclamation
8/10/2023	<a href="#">FEDERAL PROCLAMATION</a>	Federal Government declares disaster.
8/13/2023	<a href="#">GOV FIFTH PROCLAMATION</a>	Fifth Proclamation. Travel to West Maui strongly discouraged but not prohibited.
8/11/2023	<a href="#">HI DOI NEWS RELEASE 08-11-2023</a>	Guidelines on interacting with non-resident insurance adjusters.
8/16/2023	<a href="#">HI DOI MEMO 2023-3A</a>	DOI urges insurers to assist insureds in Hawaii and Maui islands.
8/19/2023	<a href="#">GOV SIXTH PROCLAMATION</a>	Sixth Proclamation. Prohibits making an unsolicited offer to the owner of real property affected by the wildfires in the areas of 96761, 96767, and 96790. Punishable as a misdemeanor under Secs. 127A-13(a)(8), 127A-25, and 127A-29.

II. Types of Homeowners' and Commercial Policies

- A. HO1 – Named Peril
- B. HO2 – Named Peril but includes falling debris and specific coverages.
- C. HO3 – Open Peril but Coverage C (Personal Property) names covered perils.
- D. HO4 – Renter’s Policy covers Coverages C (Personal Property), D (Loss of Use), E (\*) and F (\*)
- E. Unit Owners Policy Form – Condo Policy that offers Coverages C (Personal Property) and interior walls because HOA master policy covers structure and common areas.
- F. DP1– Dwelling Fire – Covers nine Perils:
  - a. Lighting and fire
  - b. Explosions both inside and outside
  - c. Windstorms
  - d. Civil unrest and hail riots
  - e. Smoke
  - f. Vehicles
  - g. Aircraft
  - h. Volcanic eruptions
- G. Commercial Policies can include structure, business interruption, and other coverages.
- H. Captive Policies – These are a species of policy that operate like a cooperation and are regulated by Captive Insurance Commissioner. They can write casualty insurance. There are five classes of Captive Insurance ranging from 100k to 500k.

III. Insureds’ Reporting Requirements Differ According to Policy.

- A. See attached sample letters and personal property inventory.

IV. Hawaii Insurance Consumer Rights

- A. 431:13-103(a)(11)(B) – Insurer must respond to claim with reasonable promptness. Fifteen Working (15) days is considered reasonable. Insurer’s response must be more than an acknowledgment and must adequately address concerns in the communication.
- B. 431:13-103(a)(11)(C) – Insurer must adopt and implement reasonable standards for the prompt investigation and processing of claims.
- C. 431:13-103(a)(11)(E) – Insurer must affirm or deny coverage of claims within a reasonable time after proof of loss completed.
- D. 431:13-103(a)(11)(G) – Insurer must provide a written explanation for delay on every claim unresolved for 30 calendar days from the date it was reported.

MORTGAGE RELIEF

On August 14, 2023, the Hawaii Department of Commerce and Consumer Affairs (DCCA) issued a news release that borrowers with Freddie Mac or Fannie Mae mortgage loan will receive an

automatic 90-day forbearance on any payments. The forbearance is automatic and does not require any contact with mortgage servicers. Further, a 90-day forbearance is also available for Federal Housing Finance Agency (FHFA) and Veterans Affairs (VA). However, homeowners must contact their mortgage loan servicer to request this forbearance. The Federal Housing Administration (FHA) offers homeowners counseling at 1-800-569-4287 and 1-800-304-9320.

*Source:* [Department of Commerce and Consumer Affairs | RELEASE: Relief Available for Homeowners Impacted by Maui Wildfires \(hawaii.gov\)](#)

A homeowner can identify who is servicing their loan with the following lookup websites:

1. Fannie Mae: <https://yourhome.fanniemae.com/calculators-tools/loan-lookup>
2. Freddie Mac: <https://myhome.freddiemac.com/resources/loanlookup>
3. Mortgage Electronic Registration Systems: <https://www.mers-servicerid.org/sis/>

On August 17, 2023, DCCA urged mortgage lenders to modify loans affected by the wildfires:

**“Lending:** The agencies encourage financial institutions to work constructively with borrowers in communities affected by the Hawaii wildfires. Prudent efforts to adjust or alter terms on existing loans in affected areas are supported by the agencies and should not be subject to examiner criticism. In accordance with U.S. generally accepted accounting principles, institutions should individually evaluate modifications of existing loans to determine whether they represent troubled debt restructurings or modifications to borrowers experiencing financial difficulty, as applicable. In making this evaluation, institutions should consider the facts and circumstances of each borrower and modification. In supervising institutions affected by the Hawaii wildfires, the agencies will consider the unusual circumstances these institutions face. The agencies recognize that efforts to work with borrowers in communities under stress can be consistent with safe-and-sound practices as well as in the public interest.”

*Source:* [Department of Commerce and Consumer Affairs | RELEASE: Federal and State Financial Regulatory Agencies Issue Statement on Supervisory Practices Regarding Financial Institutions Affected by Hawaii Wildfires Board of Governors of the Federal Reserve System](#)

### **FEMA ASSISTANCE**

The federal government has invoked two significantly distinct declarations for Maui. FEMA has issued five “Fire Management Assistance Declaration” in Maui:.

1. Hawaii Pulehu Fire (FM – 5477 – HI) (8/9/23)
2. Hawaii Upcountry Fire (FM – 5476 – HI) (8/9/23)
3. Hawaii Lahaina Fire (FM – 5475 – HI) (8/9/23)
4. Hawaii Mauna Kea Beach Fire (FM – 5478 – HI) (8/8/23)
5. Hawaii Kohala Ranch Fire (FM – 5474 – HI) (8/8/23)

FEMA has also issued a “Major Disaster Declaration” for Maui. Hawaii Wildfires (DR-4724-HI) (8/10/23). Each offer varying benefits and have different requirements to qualify for benefits under each declaration.

Source: [Declared Disasters | FEMA.gov](#)

On August 10, 2023, the President declared the Maui Wildfires a Major Disaster. This declaration may trigger five different offers of individual assistance (depends on parameters of Governor's request for FEMA assistance): 1) Individuals and Household Programs (IHP) "provides grants, direct assistance, or both, to eligible disaster survivors with necessary expenses and serious needs they are unable to meet through other means, such as insurance....;" 2) Crisis Counseling Program; 3) Disaster Legal Services to "low income individuals who, prior to, or as a result of the disaster, are unable to meet their disaster-related needs....;" 4) Disaster Case Management Program is a program that partners a disaster case manager and a survivor to develop and carry out a Disaster Recovery Plan; and (5) Disaster Unemployment Assistance (DUA) "provides unemployment benefits and reemployment services to individuals who have become unemployed as a result of a major disaster and who are not eligible for regular State unemployment insurance."

**TAKEWAYS:** A survivor must first settle their insurance claim before they can receive any excess benefits under IHP. The Disaster Legal Services program is limited to low-income individuals. The Crisis Counseling and Disaster Care Management Program do not appear to have any restrictions. Last, an individual may receive unemployment benefits if made unemployed as a result of a disaster and they are ineligible for State unemployment benefits.

Source: [Microsoft Word - IA Decs Final Guidance \(Final\) \(fema.gov\)](#)

The federal government also issued a "Fire Management Assistance Declaration" between the dates of August 8-9, 2023 for different areas of Maui. Under this declaration, FEMA may award a grant of money to entities legally responsible for the firefighting activities for which reimbursement is being requested. Although applicants are typically limited to State, local, and tribal governments, ineligible applicants who do not have a legal responsibility for firefighting activities may still receive payment through an agreement with an eligible applicant for costs associated with the declared fire. In this latter case, the ineligible applicant must still meet the other requirements.

Source: [Fire Management Grant Program \(fema.gov\)](#)

### TOP INSURERS IN MAUI

As far as insurance companies offering policies on Maui, there appear to be between 50-60 admitted carriers. Attached is the 2023 Premium Comparison issued by HI DOI which lists the various companies for islands other than Oahu. [HO-Premium-Publication-2023\\_Homeowner.pdf \(hawaii.gov\)](#)

## HAWAII INSURANCE TERMS

TERM	DEFINITION
Insured	The party or parties covered by an insurance policy.
Insurer	An insurance company authorized by Hawaii law to write property and/or casualty insurance.
Declarations Page	The Declarations Page, which usually appears among the first pages of the Policy, contains all the coverages you purchased from your agent.
Covered Peril	The cause of loss of property or personal injury covered by the policy for which the insurer will pay benefits.
Deductible	Portion of the insured loss paid by the policy holder.
Exclusion	An amendment or rider to the policy that adjusts the coverages and takes precedence over the text in the policy.
Trees and Shrubs	Additional insurance coverage that would be reflected on the Declarations Page. The insurer will reasonably pay for trees, shrubs, plants, or lawns on the residence premises caused by: fire or lightning; explosion; riot or civil commotion; aircraft; vehicles not owned or operated by a resident of the residence premises; vandalism or malicious mischief; or theft. In HO3 policies, it appears under Coverage E – Additional Coverages. In HO3 policies, the insurer agrees to pay up to 5% of the limit of liability that applies to the dwelling. No more than \$500 of this limit will be paid for one tree, shrub, or plant. They will not cover property grown for commercial purposes.
Debris	The insurer will reasonably pay for the removal of debris resulting from a loss to residence premises caused by a covered peril. In HO3 policies, it appears under Coverage E – Additional Coverages.
Additional Living Expenses or “ALE”	If a loss makes the insured “residential premises” not fit to live in, the insurer should cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living. Typically, payment would be for the

	shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere. In HO3 policies, it appears under Coverage D – Loss of Use.
Loss of Use or “LOU”	Policy coverage that protects against loss of use due to damage or destruction of property. In HO3 policies, it appears under Coverage D.

## Content Loss Report

Process: List items per room (ie: Kitchen, Living Room, etc.)

Visualize each room as you walk through your house, yard, carport or garage.

Often- you have photos on your cell phone from family gatherings or parties- these photos usually show surrounding furniture or items in your home. This can be helpful to your listing your inventory.

Any photos of special items can be useful.

Big ticket items – things you paid for on your credit card or wrote a check for the purchase. You can access your card credit or bank statements to help establish your inventory and pricing.

- Be as specific as possible about the item (ie: Crock Pot – 6 gal. made by CHEF)
- If you know the price paid, write it in. If not, it is okay, you can put in approximate value of the item. The insurance company will likely price out your inventory to the current market replacement value.
- If you have any photos or receipt copies, please keep as they could be included in the report.
- Try to remember all items- even the small things – ie: when you have listed a TV -what else goes with it ? HDMI cord, Power Surge protector, extension cord, universal remote, etc.

\*If you would like this excel spreadsheet sent to you, please let us know.

# Home Inventory

Item	Description	Quantity	Price
<b>Living Room</b>			
Couches			
Chairs			
TV stand			
Coffee table			
End tables			
Lamps			
Rugs			
Curtains			
Decor			
<b>Family Room</b>			
Couches			
Chairs			
Coffee table			
End tables			
TV stand			
Bookcases			
Books			
Desk			
Computer chairs			
Lamps			
Rugs			
Curtains			
Decor			
<b>Dining Room</b>			
Table and chairs			
China cabinet			
Buffet			
China dishes			
Nice glassware			
Silverware			
Rugs			
Decor			



# Home Inventory

Item	Description	Quantity	Price
<b>Master Bedroom</b>			
Bed frame			
Mattress			
Nightstands			
Dresser			
Bookcase			
Desk			
Mirror			
Bed linens			
Rugs			
Curtains			
Decor			
<b>Bedroom 2</b>			
Bed frame			
Mattress			
Nightstands			
Dresser			
Bookcase			
Desk			
Lamps			
Mirror			
Bed linens			
Rugs			
Curtains			
Decor			
<b>Bedroom 3</b>			
Bed frame			
Mattress			
Nightstands			
Dresser			
Bookcase			
Desk			
Lamps			
Mirror			
Bed linens			
Rugs			
Curtains			
Decor			

# Home Inventory

Item	Description	Quantity	Price
<b>Master bathroom</b>			
Electric toothbrush			
Hair dryer			
Electric razor			
Towels			
Rugs			
Decor			
<b>Bathroom 2</b>			
Electric toothbrush			
Hair dryer			
Electric razor			
Towels			
Rugs			
Decor			
<b>Artwork</b>			
Paintings			
Sculptures			
Mirrors			
Wall hangings			
Pottery			
Art & craft supplies			
<b>Jewelry</b>			
Wedding rings			
Engagement rings			
Rings			
Bracelets			
Earrings			
Necklaces			
Brooches			



