

# Disaster Recovery: Insurance



## Will my insurance cover damage to my home?

- Homeowners insurance will typically cover the cost of repairs for damages to your home caused by wind or tornado (except for flood damage.) Loss of use coverage on your policy will provide for costs of staying in temporary housing because your home is uninhabitable. Personal property coverage on your policy may help pay to repair or replace damaged or destroyed belongings that were inside your home.



- If you have renter's insurance, it will usually cover damages and losses related to wind and tornado damage. Renter's insurance can replace your furniture, clothes, and other property if they are damaged in the disaster. If you have to move out for a few days while the rental unit is repaired or cleaned, renter's insurance may pay for temporary housing. Landlord's insurance generally will NOT pay for the tenant's personal property or for temporary housing.

## Will my insurance cover damage to my vehicle due to the tornado?

- If you have comprehensive coverage for your vehicle, then damage to your vehicle because of a tornado or wind should be covered by your vehicle insurance policy. If you only have liability insurance, then this will not provide you coverage for damages due to the wind or tornado.
- If you have specific questions regarding your homeowner's policy, renter's policy or automobile policy, you should contact your insurance agent.



## Will my insurance cover damage to my business property due to the tornado?

Under most circumstances, commercial property insurance will cover the damage caused by a tornado. After contacting your insurance (and the police if you need a report for loss due to a crime) and reviewing your policy you should follow these steps:

- Prepare an inventory of damaged/destroyed items and give a copy to the insurance company/adjuster along with copies of any receipts; provide proof of loss (must be done within 60 days after initial request); have your books and records ready for the adjuster; take pictures and videos of the damage; make temporary repairs if needed (such as placing tarps over exposed areas to prevent additional damages); get at least two bids for repairs (it will hold costs down); and keep copies of all the documents you submit to your insurance company, as well as any paperwork the insurance company provides you. Remember to record the names and phone numbers of everyone you are in contact with during the claims filing process.



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- If you don't have insurance, you will want to verify if you are eligible for an SBA Disaster Assistance Loan. For additional info: [disasterloan.sba.gov/ela](http://disasterloan.sba.gov/ela) and (800)659-2955 or TTY (800) 887-8339. Assistance may also be available for homeowners and renters.

## What if I did not have insurance?

- If you have uninsured damages from the tornadoes in Montgomery County, you should call the county EMA's hotline at 937-225-6217 as part of the damage assessment. The hotline is open from 9 a.m. to 6 p.m.

For more information or to apply for help Call Legal Aid Line at 1-888-534-1432 or apply online at [www.legalaidline.org](http://www.legalaidline.org). Legal Aid of Western Ohio, Inc. and Advocates for Basic Legal Equality, Inc. are non-profit law firms serving the civil legal needs of western Ohio's low-income individuals and families. This information is not legal advice. It is general information. It is not a substitute for talking to a lawyer about your situation. You may still need help from a lawyer.

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