

For Immediate Release

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Alaska Division of Insurance Releases Post-Disaster Claims Guide

Monday, September 9, 2019 (Anchorage) – Alaskans know all too well that natural disasters pose a significant threat to their health and safety, property and critical infrastructure. The most common natural disasters are earthquakes, tsunamis, forest fires, avalanches, flooding, volcanic eruptions, and landslides. While Alaska is low on the list of states prone to natural disasters (ranked 39 out of 50 by FEMA), we strive to be in the best possible position to recover after a disaster by adopting the appropriate resources to re-build when disaster strikes.

The division recently released its <u>Post-Disaster Claims Guide</u> for Alaskans to use as a resource should the unexpected happen.

"With the onslaught of wildfires this summer, the division stands ready to assist consumers with filing and settling insurance claims," **said Director Lori Wing-Heier**. The division reminds Alaskans who suffer wildfire related losses to meet with their insurance agent and review their coverage to make sure that they have the protection they need.

Should the unexpected occur, the Post-Disaster Claims Guide can assist you with the following:

- **Safe and Sound** Make sure your family is safe. Then secure your belongings to prevent further damage.
- **Report a Claim** Report the claim to your insurance company or agent.
- **Estimate Damage** Work with your adjuster. If your personal belongings are damaged or destroyed, your adjuster will ask for a list of those items.
- **Determine Coverage** The adjuster will help calculate the amount of damage to your home and property.
- **Rebuild, Repair and Replace** Work with reputable contractors. Read and understand all contracts before signing. Avoid becoming a victim of fraud.
- Prepare Start preparing now for you and your family when the unexpected occurs.

If you have a question about your insurance or a dispute with your insurer, please contact the Division of Insurance's Consumer Services section at 1-800-INSURAK, (907) 269-7900, or Insurance@Alaska.Gov.

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