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NEWS RELEASE

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INSURANCE DEPARTMENT ISSUES CONSUMER ALERT
The disaster claims process

BOISE ID (May 17, 2011) – The Idaho Department of Insurance has issued a consumer alert to help consumers with the claims process in the event of a disaster. Damage due to flooding, fire, earthquake or other natural disasters can be devastating; dealing with insurance claims should not add to the frustration.

"If your home has been damaged, you should take immediate steps to protect it and your possessions from further destruction," says Department Director Bill Deal. "Then call your insurance company to get the claims process started as soon as possible."

Claims may need to be filed with various companies. Flood and earthquake coverage are generally not covered under standard homeowners policies. Also, damage to automobiles is covered under the auto policy even if the damage occurs in a garage or carport.

Fraudsters often take advantage of the chaos after a disaster, so consumers are urged to verify licenses and check references before hiring contractors and others to make repairs on their homes.

The Department's Consumer Affairs office can assist Idahoans with questions or concerns about coverage and the claims process. Consumers are encouraged to call 334-4250 in the Boise area, or 800-721-3272 toll-free statewide.

The Department has posted a Consumer Alert with more detailed information about the claims process on their website, www.doi.idaho.gov.

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