

Contact the Hawaii Insurance Division
if you have any questions
or need assistance.

cca.hawaii.gov/ins
974-4000



Home Insurance FAQ

Lava Flow Informational Fair

Q: What can I do if I do not have homeowner's insurance?

A: Mitigate the amount of damage by removing all belongings from your home. Start making a plan for where you can stay and store your belongings until you find a permanent solution.

Q: Will my homeowner's insurance policy cover damage from lava?

A: Each company's policy is different and homeowners should contact their insurer immediately to review their policy coverage.

In general, if your home or structure is damaged as a result of the heat from a lava flow causing a fire, the damages may be covered under your policy as a fire peril.

Here are a few tips if your home or business is in the path of the flow:

- Keep your insurance policy in a safe place. If you need to evacuate be sure to take it with you.
- Homeowners should inventory their belongings using pictures or the National Associations of Insurance Commissioners' (NAIC) MyHome Scr.APP.book app. Proof of belongings and structures that were damaged before the lava flow reaches their property will help make the claims process easier.
- Residents are advised to remove as much as possible from their homes to mitigate the amount of damage. Even if a home is not damaged, the lava flow may cut off access to homes, businesses and belongings.

Q: How long will it take to get paid?

A: This depends on the extent of the damage, and whether or not an adjuster can visit the site immediately to do an assessment and determine applicable coverage.

Q: If my house sustains damage or is burned down because of the lava flow, what should I do before and after I file a claim?

A: Homeowners should consider the following steps before and after a claim is filed:

- Once it is safe, check for damage
- Secure your property to prevent further damage (keep receipts of materials purchased to secure the property)
- Report your damage to your insurance company or agent (make a claim)
- Submit proof of loss forms or other claim forms if requested by your insurance company
- Set aside and secure, if possible, damaged items for later review/inspection by your adjuster
- Do not begin permanent repairs until damage is inspected by your adjuster or you are told to do so by your insurer
- Work with your adjuster and contractor to estimate the cost of repairs
- Begin repairs after receipt of settlement checks

Do not access your property until an all clear has been given. If you are not able to assess the damage, let your insurer know and stay in touch with them until you are able to access the property with an adjuster.

Q: How does the claims process work?

A: Once a claim is filed, the insurance company will assign a claims adjuster to assess the damage and determine applicable coverage. Homeowners are encouraged to maintain a written log of any conversations with their insurance agent and/or adjuster, noting dates and a summary of discussions.

If there are disagreements, review the policy and findings with the insurance company and negotiate a settlement. If an agreement is not reached, consumers may contact the Insurance Division at 974-4000.