United Policyholders
Roadmap to Recovery Program™

Storm recovery and insurance tips for Hawaii Residents

Scan the QR code to visit the ***Hawaii Storms Insurance Claim & Recovery Help Library*** from United Policyholders, a nonprofit organization that has been educating and advocating for disaster victims since 1991. For more information, visit: www.uphelp.org/2026HIStorms

SCAN ME

- Do your best to prevent further damage and protect your property. Use trusted local sources to help you estimate what work has to be done to repair and replace what was damaged or destroyed and what it will cost.
- If you have home insurance, find your current policy. It will be hard to read and understand. Do your best to review the first few pages where your maximum available benefits, deductibles and categories of coverage are summarized.
- If damage is relatively minor and repair costs won't be above your deductible, filing a claim may not be the smart move. If your insurer isn't going to pay it anyway, it's best to avoid having the claim on your record/risk profile.
- Keep a daily journal where you note conversations, agreements and open issues with insurance, repair, government, and other professionals.
- Give your home and/or flood insurer a chance to do the right thing, but stand up for your rights and get help from the Hawaii Division of Insurance and/or experienced professionals if you're not being treated fairly.
- If an adjuster from your insurance company says damage isn't covered, get an independent professional opinion before you give up on getting your claim paid.

- Tropical storms cause damage from both wind, wind-driven rain and flooding from rising waters. The cost of repairing damage from wind and wind-driven rain should be covered under your home policy, as long as the total cost is above your deductible. This includes damage from fallen trees or branches, sewer or drain backup due to electrical failure of a pump or other device or other damage due to power outages or surges.
- Flood damage (rising water) is excluded in home policies. If you have flood insurance, file a claim under your flood *and* home policies. Flood policies have different rules than home policies. If you have a policy that covers flood damage through the National Flood Insurance Program (NFIP) or a private insurance company, it should cover damage from inundations and mudflow. NFIP policies do not cover temporary rent.
- If a relatively recent wildfire burned hillsides and areas near your home and caused mud or debris flow that damaged your property, you can make a claim under your home policy, (even if you have no coverage for flood damage) on the grounds that the fire (a covered peril) caused the flow that caused the damage.
- Damage to your car is covered if you have “comprehensive” coverage in your insurance policy. Damaged personal property items that were in the car are covered in your home policy if their replacement value is above the deductible.
- For more claim help, visit the 2026 Hawaii Storms Hawaii Storms Insurance Claim & Recovery Help Library Disaster Library at: www.uphelp.org/2026HIstorms

About the Roadmap to Recovery(R) Program:

The Roadmap to Recovery(R) program improves disaster recovery through tips, tools and guidance from previous disaster survivors and from experts on insurance claims, rebuilding and legal matters. It operates through United Policyholders (“UP”) a nonprofit organization that has been educating and advocating for disaster victims since 1991. Roadmap to Recovery(R) services include educational workshops and long-term recovery work in regions impacted by disasters. UP is dedicated to helping insurance *consumers.* The Roadmap to Recovery(R) program is funded by grants, donations and book sales – not insurance companies.