



Pennsylvania
Insurance Department

FOR IMMEDIATE RELEASE

Aug. 16, 2024

MEDIA CONTACT: Adrian Sipes, ra-in-press@pa.gov

Shapiro Administration Offers Tips, Advice on Filing Insurance Claims in Wake of Tropical Storm Debby

Harrisburg, PA – The **Pennsylvania Insurance Department (PID)** today reminded residents of the important steps to follow when filing insurance claims for damages incurred by Tropical Storm Debby. **Governor Josh Shapiro** issued a [proclamation of disaster](#) on Aug. 9 for 21 counties that were affected by catastrophic flooding as a result of the storm.

“The severe weather last week caused major property damage across the state. We want Pennsylvanians to know that the Department is here to help,” **said Pennsylvania Insurance Commissioner Michael Humphreys**. “Calling your insurance company to understand what coverage you have, documenting losses before you begin to clean up, and filing your claim as soon as possible are good ways to stay proactive during this process. The more documentation and details you can provide your insurance company, the easier it will be to evaluate your loss.”

PID encourages consumers impacted by severe weather to:

- Contact your local Red Cross if you need shelter or emergency food or water;
- Reach out to your insurance company as soon as possible after the storm and make sure your insurance company has your correct contact information;
- Always ask questions if you don’t understand;
- If you are unable to live in your home, ask your insurance company if your policy covers living expenses;
- Take photographs or video of damage before cleaning or making temporary repairs. After you’ve documented damage, make any temporary repairs necessary to prevent further damage. Homeowners should be aware that they are responsible for taking reasonable steps to avoid further damage to their home or belongings, including making temporary repairs, such as covering a hole in the roof, or hiring a qualified professional to do this work. Insurance companies typically reimburse the cost of these repairs as part of a claim;

- Do not make any permanent repairs before the insurance company is able to inspect the damage and approve repairs. Save all receipts related to living expenses, repairs, etc.;
- Get multiple quotes or bids from contractors, if possible, to determine what it will cost to repair the property before meeting with an insurance company representative who will assess the damage. If there is a disagreement on the offer made to repair the property, be prepared to negotiate;
- Investigate any firm you are thinking of hiring for repairs and be cautious when filling out paperwork. Don't sign paperwork with blank sections or sign off that work is complete until the job is actually done; and
- If an individual presents themselves as a public adjuster, ask for licensing information. A public adjuster is a professional claims handler who is licensed and regulated by the Insurance Department. A public adjuster is hired by a policyholder to assist with the claims process.

Consumers can visit PID's Homeowners Insurance [page](#) online to learn more about homeowners insurance and what to do after disasters. Consumers with questions on homeowners' insurance claims can visit the Department's [Consumer Services](#) page on PID's [website](#) or call 1-877-881-6388 for additional information.

Follow PID on [X](#) and like the Department on [Facebook](#).