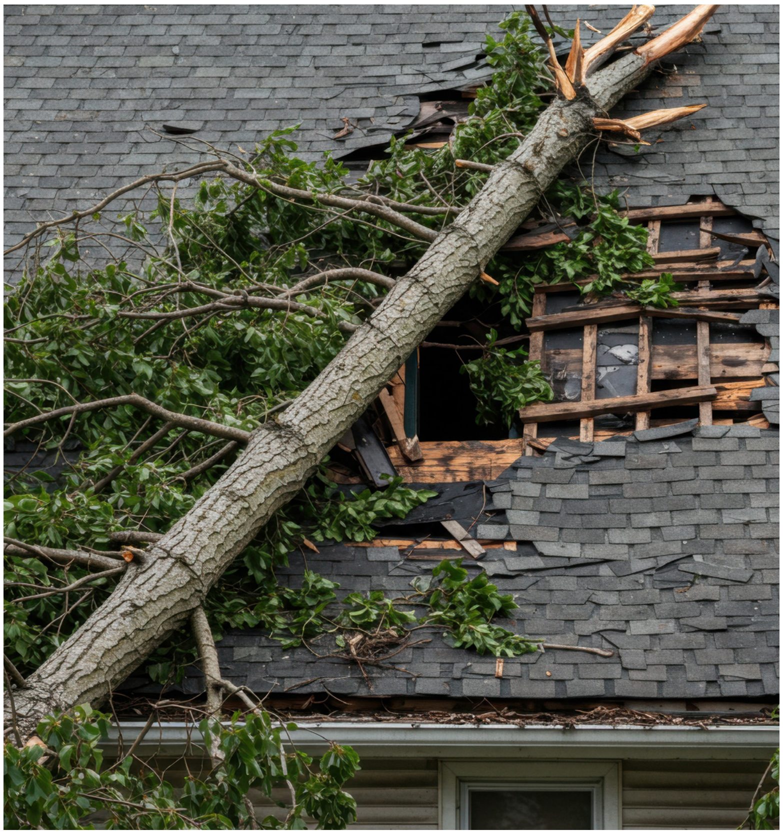
INSURANCE MATTERS

A Newsletter for Delawareans June 2026



To find out more about what to do if your home is damaged in a storm continue to page 2

What Should You Do if Your Home is Damaged by a Storm?

Severe weather can strike with little warning, leaving homeowners to deal with damaged roofs, broken windows, fallen trees, flooding, or other costly repairs. If your Delaware home has been damaged by a storm and you have homeowners insurance, knowing what to do next can help make the claims process smoother and get you on the road to recovery.

Your first priority should always be safety. If your home has suffered significant structural damage, downed power lines, or flooding, wait until local officials say it is safe to return. Once it is safe, carefully inspect your property and document the damage by taking photos and videos before making any temporary repairs or cleaning up. This documentation can be extremely valuable when filing your insurance claim.

Next, contact your insurance company or insurance agent as soon as possible to report the damage. Be prepared to provide details about what happened, when the storm occurred, and the extent of the damage. Your insurer will explain the claims process and may arrange for an adjuster to inspect your property. Keep a record of all conversations, including the names of representatives you speak with and any claim numbers you receive.

In This Issue

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WHAT SHOULD YOU DO IF YOU HOME IS DAMAGED BY A STORM?

We're Here to Help

Recovering from a severe storm takes time, but you don't have to navigate the insurance process alone. If you have questions about your claim, believe your claim is being handled unfairly, or simply need help understanding your coverage, the Delaware Department of Insurance is here to assist.

Our Consumer Services team is available to answer your insurance questions, explain your rights, and help you communicate with your insurance company if problems arise.

Preparation before a storm is important, but knowing what to do afterward can make all the difference. Taking these five steps can help protect your home, your finances, and ease your mind while you focus on rebuilding.

5 Steps to Take After a Storm Damages your Home

1. Put Safety First

Check for hazards such as downed power lines, gas leaks, or structural damage. If your home is unsafe, leave immediately and wait until authorities say it is safe to return.

2. Document the Damage

Take photos and videos of all damage before cleaning up or making repairs. Create a list of damaged belongings and save any receipts related to the storm.

Be prepared to provide:

- Your policy number
- The date and time of the storm
- A description of the damage
- Photos and videos, if available

3. Contact Your Insurance Company

Report your claim as soon as possible. Provide your policy number, a description of the damage, and any photos you have to help start the claims process.

4. Prevent Further Damage

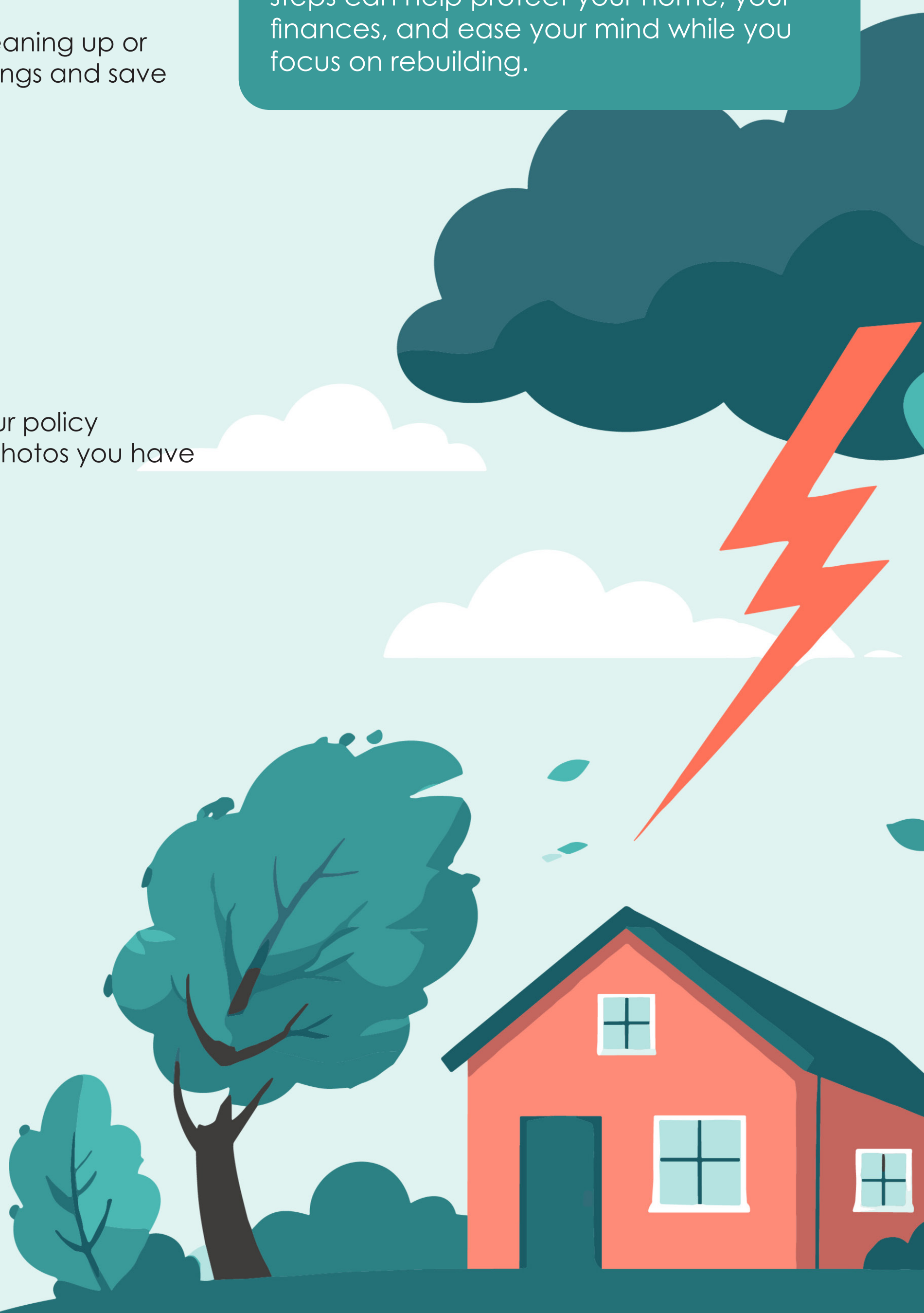
Make temporary repairs, such as covering a damaged roof or boarding broken windows, to prevent additional damage. Keep receipts for these emergency repairs and avoid permanent repairs until your insurer has inspected the property.

5. Keep Good Records

Save copies of estimates, receipts, claim information, and communications with your insurance company. Staying organized can help your claim move forward more efficiently.

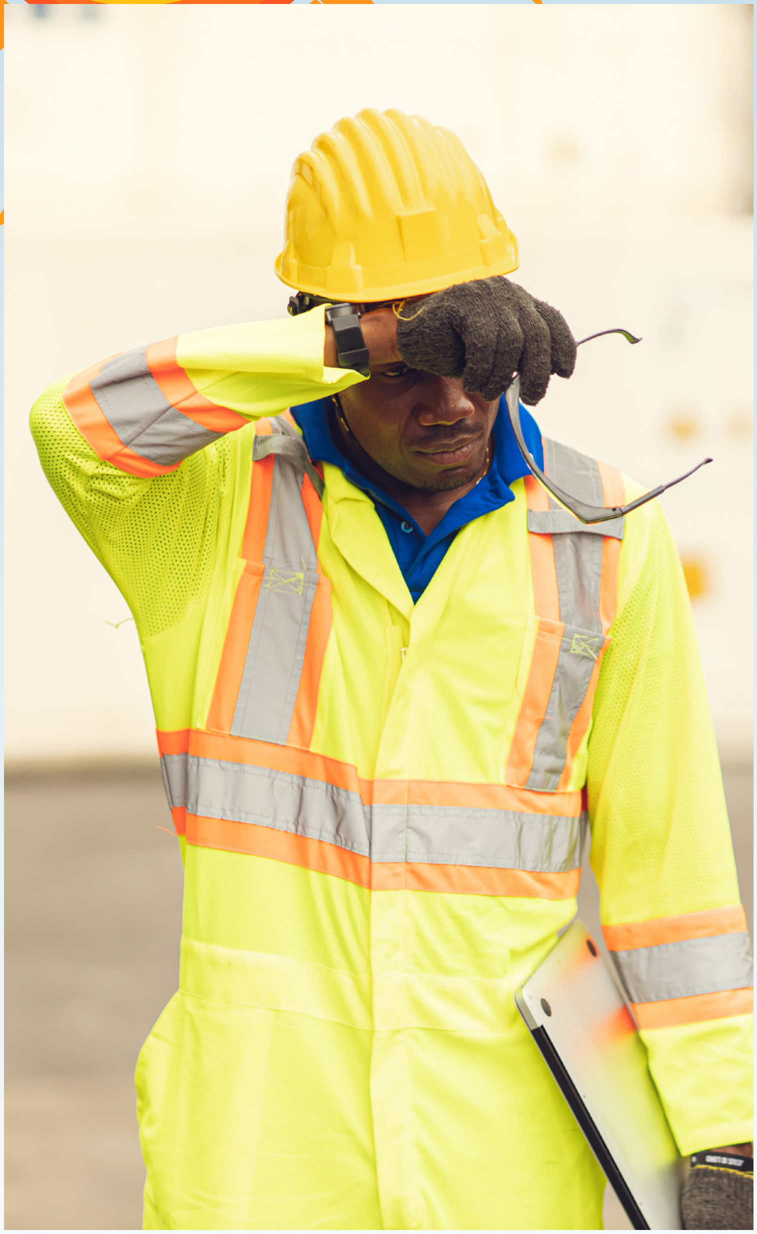
Create a file that includes:

- Claim numbers
- Copies of all correspondence
- Repair estimates
- Contractor invoices
- Hotel or temporary living expenses, if applicable
- Receipts for emergency repairs



BEAT THE HEAT

WORK SAFE IN SUMMER



Summer in Delaware can sometimes bring dangerously high temperatures, especially for those who work outdoors or in hot environments. Whether you're in construction, landscaping, agriculture, road maintenance, or another physically demanding profession, taking steps to prevent heat-related illness is essential for your health and safety.

Protecting yourself starts with a few simple habits. Stay hydrated by drinking water throughout the day, even if you don't feel thirsty. Wear lightweight, light-colored clothing, take breaks in shaded or air-conditioned areas whenever possible, and know the warning signs of heat exhaustion and heat stroke, including dizziness, heavy sweating, confusion, nausea, and rapid heartbeat. If you or a coworker begins showing symptoms, seek medical attention immediately.

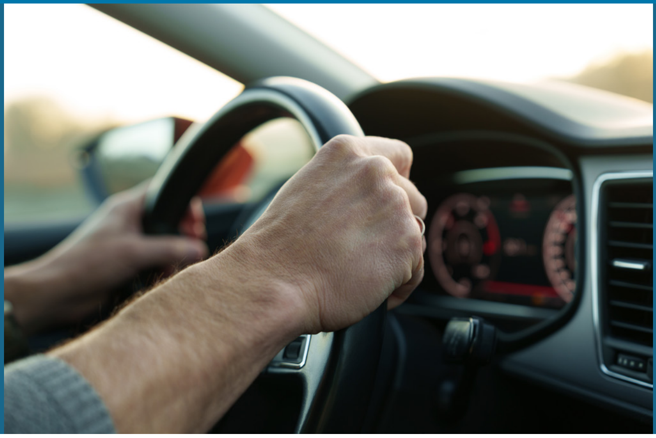
Working safely in extreme heat doesn't just protect your health, it can also help prevent costly injuries and lost wages. Employers should have heat safety plans in place, provide access to water and rest breaks, and train employees to recognize heat-related illnesses. Preventing an injury is always better than dealing with the consequences afterward.

From an insurance perspective, workplace injuries caused by excessive heat may be covered under workers' compensation if they occur while performing job-related duties. Workers' compensation can help cover medical expenses and, in many cases, replace a portion of lost wages while an employee recovers. Understanding your rights and your employer's responsibilities before an emergency occurs can make the recovery process much less stressful.

INSURANCE TIP

Drive Safe, Save More

Taking a defensive driving course is one of the smartest investments you can make behind the wheel. These courses help sharpen your driving skills, teach you how to recognize and avoid potential hazards, and can reduce your risk of being involved in a crash. In addition to making Delaware's roads safer, many auto insurance companies offer discounts to drivers who successfully complete an approved defensive driving course. A few hours spent improving your driving habits could lead to safer travels and savings on your insurance premiums. Contact your insurance company to see if you qualify for a defensive driving discount.



ASK THE COMMISSIONER

What is a high deductible health insurance policy?

A high deductible health policy (HDHP) is a health insurance policy that requires you to pay more out of pocket for covered medical expenses before your insurance begins paying for most services. In exchange for taking on a higher deductible, these plans generally offer lower monthly premiums than traditional health insurance plans.

For many healthy individuals or families who don't expect frequent medical care, an HDHP can be an affordable way to maintain health insurance coverage while keeping monthly costs down. However, if you have a chronic medical condition, expect regular doctor visits, or anticipate expensive medical treatment, you should carefully consider whether you could comfortably afford the higher out-of-pocket costs before your deductible is met.

It's also important to remember that many preventive services, such as annual wellness visits, recommended vaccinations, and certain health screenings, are covered without requiring you to meet your deductible when you use in-network providers. Many high deductible health plans also qualify you to open a Health Savings Account (HSA), allowing you to set aside pre-tax dollars to help pay for eligible medical expenses.

Trinidad Navarro
Delaware Insurance Commissioner

Choosing the right health insurance plan isn't just about finding the lowest monthly premium, it's about understanding the total cost of coverage and selecting a plan that fits your health needs and your budget. Before enrolling, compare deductibles, premiums, provider networks, prescription drug coverage, and your maximum out-of-pocket costs.

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The consumer comes first.

Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form.

Phone: 302-674-7300

Fax: 302-739-6278

consumer@delaware.gov

Insurance Commissioner of the State of Delaware

Our Mission

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.