INSURANCE MATTERS

A Newsletter for Delawareans July 2026

What to do before, during and after a storm

Being prepared in case of a natural disaster can save lives, property and a lot of heartache. The planning that homeowners and business owners do can keep a natural disaster from becoming an insurance disaster. Following are some helpful tips to consider before, during and after a storm. The purpose of this information is to provide home and business owners of Delaware with information that can help them prepare for a possible disastrous situation.

Pre-Disaster Planning

Natural disaster planning is one of the most important duties a home or business owner can perform. Protection of life is first and foremost before, during and immediately following a disaster. It is very important that consumers take time out before a disaster strikes to be certain that insurance concerns have been addressed. The following is a list of insurance-related coverage suggestions that consumers should consider before they are faced with a disaster.

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Insurance Commissioner of the State of Delaware

Trinidad Navarro
Insurance Commissioner
Delaware Department of Insurance
1351 West North Street, Suite 101
Dover, DE 19904

STORM PREPAREDNESS

Prepare a "Family Disaster" Plan

- Meet with family members to discuss the dangers of fire, severe weather, flash floods, and other emergencies.
- Find the safe spots in your home and escape routes.
- Discuss what to do in the case of a power outage or personal injury.
- Know how to turn off water, gas and electricity at the main switches.
- Keep family records in a water and fire-proof container.
- Post emergency phone numbers near telephones.

Prepare a Disaster Supply Kit

Assemble the supplies you might need in case of an evacuation, in easy-to-carry containers (such as a backpack or duffle bag).

Supplies can include:

- A supply of water (one gallon per person, per day).
- A supply of non-perishable packaged or canned food (and a non-electric can opener).
- Change of clothing, rain gear, and sturdy shoes.
- Blankets or sleeping bags.
- First aid kit and prescription medications.
- Batteries, flashlight, radio.
- Cash or credit cards.

Protect your Home or Business from Damage

Consumers can do a number of things to reduce the cost of their property insurance. Protecting their property from possible damage before a disaster can have a major impact on insurers' willingness to continue insuring the property and can also have an impact on future prices the consumer will have to pay in the event his home or business is met by a disaster.

By performing some of the following duties, consumers can make major contributions toward reducing the amount of losses occurring to their home:

- Consider adding storm shutters to the windows and doors of your home or business.
- Glue or nail down any loose shingles.
- Make certain yard items are tied down or secured. Bicycles, grills, toys, unsecured benches and any other items not tied down should be placed inside an enclosed building. These items become missiles during a tornado or hurricane.
- If you own a vehicle, do not park it under a tree if a storm is anticipated.
- Take precaution to remove any tree that has the potential of damaging your home or business during a storm.

Notify Your Agent of Your Loss

- You must provide as much detail as possible about damage to your property.
- Remember to give all work and home telephone numbers where you may be reached. This is especially important if your home is uninhabitable. Your insurance company will need to be able to contact you.

RENTERS INSURANCE

While almost all homeowners carry homeowners insurance, only about a third of people who rent carry insurance for their possessions. If you rent, your landlord's insurance will not pay to replace your possessions if they are damaged or destroyed by a fire or a burst water pipe, or if they are stolen.

Renters insurance carries the same coverage for your possessions and the same liability as a homeowners policy. With renters insurance, you will have coverage if your possessions are stolen, damaged or destroyed; if something happens to your camera or luggage on vacation; or if something in your apartment causes damage to the building.

A renters policy may also provide you with living expenses if your apartment is destroyed or damaged and you cannot stay there. Renters insurance is very affordable and you and roommates can often share a policy, making it even cheaper. The best way to determine how much coverage you need is to perform a home inventory.

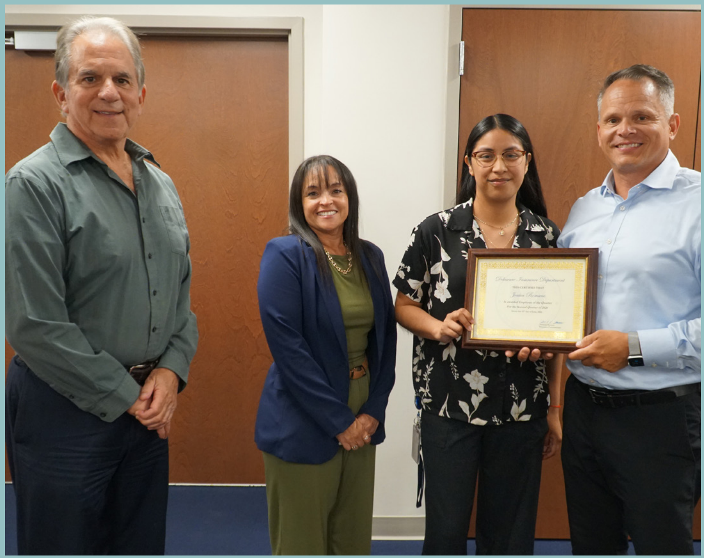
THE DOI CORNER

Employee of the Quarter: Jessica Romano

Please join us in congratulating Jessica Romano, Senior Administrative Specialist, on being named the Delaware Department of Insurance Employee of the Quarter!

Jessica joined the Department in 2022 as a seasonal employee with DMAB's Open Enrollment Program and became a year-round employee in 2024 before being promoted to Senior Administrative Specialist in 2025. Today, Jessica helps Delawareans navigate Medicare, assisting with coverage questions, billing and claims, complaints, and financial assistance programs.

Jessica also volunteers at community events to spread the word about our services and, as a bilingual Spanish speaker, helps us reach even more Delawareans. Congratulations, Jessica, and thank you for your dedication and outstanding service!



ASK THE COMMISSIONER

Is it legal for an insurance company to look at my credit information without my permission?

Yes. Under federal law, insurance companies have a permissible purpose to obtain your credit information without your express permission when determining whether to provide personal insurance or how to rate your policy. However, Delaware law provides important protections for consumers when insurers use credit information.

In Delaware, insurers may use credit information when underwriting or rating certain personal insurance, including auto and homeowners insurance, but they cannot base a denial, cancellation, nonrenewal, or renewal rate solely on your credit information. Insurers also cannot use certain personal characteristics, such as race, religion, gender, marital status, education, or ZIP code, in an insurance score.

Trinidad Navarro
Delaware Insurance Commissioner

If you are concerned about how your credit information is being used, I encourage you to ask your insurance company for an explanation. Delaware consumers have rights and protections when credit information is used in the insurance process. As Insurance Commissioner, my office is committed to making sure Delaware consumers understand those rights and are treated fairly.

Main Office
1351 W North St
Suite 101
Dover, DE 19904

Georgetown Office
28 The Circle, Suite 1
Georgetown, DE 19947

Wilmington Office
Rockwood Office Park
503 Carr Rd.,
Suite 303
Wilmington, DE 19809

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.