Consumer Guide to Homeowner Insurance

Helping Montana consumers make informed decisions on homeowner and renter insurance

Monica J. Lindeen
CSI
Montana Commissioner of Securities & Insurance

COMMISSIONER OF SECURITIES & INSURANCE

MONICA J. LINDEEN
COMMISSIONER

MONTANA STATE AUDITOR

One of my goals as Commissioner of Securities and Insurance is to help you to be an informed buyer.

Dear Fellow Montanan:

I am pleased to provide you with a copy of the *Consumer Guide to Homeowner Insurance.* Homeowner insurance is an expensive purchase for most Montanans. It is not required by Montana law, but if your home is mortgaged, your lender may require you to insure it.

This guide provides information on how to make decisions that can lower the cost of your insurance premiums and increase the value you receive. We want to help you ask the right questions, avoid some common mistakes and make sure you obtain coverage that is appropriate for you and your family.

On the following pages, we will explain basic homeowner and renters insurance coverage, examine factors which influence your insurance rates and discuss discounts.

Whatever your insurance needs, you should choose a company which is financially solid, has a reputation for providing quality service and charges a fair rate.

Please contact this office if you have questions or need additional assistance. Knowledgeable staff is here to help you with a wide-range of insurance issues. Please call the consumer hotline at 1-800-332-6148; the number in Helena is 444-2040. You will also find more useful information on the agency website at www.csi.mt.gov.

Sincerely,

Monica J. Lindeen

Commissioner of Securities & Insurance
Montana State Auditor

Phone: 1-800-332-6148 / (406) 444-2040 / Main Fax: (406) 444-3497
Securities Fax: (406) 444-5558 / PHS Fax: (406) 444-1980 / Legal Fax: (406) 444-3499
840 Helena Ave., Helena, MT 59601 Website: www.csi.mt.gov E-Mail: csi@mt.gov

Consumer Guide to Homeowner Insurance

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For many Montanans, the purchase of a home is their largest single investment. A homeowner policy provides a security net for their investment. It may help pay to repair or rebuild a home and replace personal belongings if disaster strikes. It may also provide liability protection in the event of bodily injury or damage to another's property.

Basic Coverage

Most homeowner policies combine property and liability coverage. The property coverage insures your home, contents and other structures against loss or damage for perils covered by the policy. Perils are events that cause damage to property, such as fire, windstorm and theft.

In addition to property coverage, the policy also may provide liability coverage for bodily injury and property damage to others as a result of your negligence. This section may also include limited payment of medical expenses for injuries occurring on your premises to anyone other than you or members of your household.

Types of Property Coverage

Dwelling

Protects your primary residence and attached structures. It also covers fixtures in the house, such as built-in appliances, plumbing, heating, and permanently installed air-conditioning systems, and electrical wiring.

Other structures

Protects detached structures such as garages and storage sheds. Some contracts also provide limited coverage for other improvements such as fences, driveways, sidewalks, patios and retaining walls.

Personal Property

Protects furniture, appliances, clothing and other personal belongings, on or off your premises. Most personal property is covered anywhere in the world. Personal property coverage has special limits on certain kinds of property. For example, theft of jewelry and furs may be limited to $1,000. Check your policy for a list of limits. For an additional premium, you may be able to increase your special limits coverage.

Additional Living Expenses

This benefit covers only the difference beyond the normal expenses you incur if your home is damaged by a covered peril and it becomes necessary to move temporarily to a motel or apartment. Covered items include extra food costs, lodging, relocation and storage expenses. Keep you receipts for additional living expenses and submit them to your company for reimbursement.

Additional Property Coverage

When a peril damages or destroys a house, expenses can exceed the cost of repairing the house. Certain dollar limits apply. Ask if your policy covers the following:

- Debris removal
- Reasonable temporary repairs
- Damaged trees, shrubs and other plants
- Fire department service charges
- Theft or illegal use of credit or debit cards
- Collapse of building caused by perils against which you are covered
- Glass breakage

Personal Liability Coverage

Personal liability: Provides coverage against a claim or lawsuit resulting from bodily injury or property damage to others caused by your negligence. The standard policy typically is written to pay up to $100,000 per claim. Higher limits may be available for additional premium. This coverage does not apply to any business related activity.

Medical payments: Provides coverage for medical expenses in the event someone should become injured accidentally on your property or through your personal activities. Policies are typically written with a $1,000 per person limit, but higher limits are available for additional premium. Medical payment coverage does not apply to injuries incurred by you or members of your household, or any business-related activity.

In addition to the personal liability and medical payments coverage in your homeowner policy, there are other coverage, which may include the following:

- Damage to the property of others – Covers damage to another's property only if the property is in your care, custody or control
- Claims expense – coverage for the defense of covered claims and lawsuits, such as premiums on bonds required by the court
- First aid expenses – Covers expenses for first aid to others, but does not apply to aid for the insured

Exclusions to personal liability coverage

Most homeowner policies under the liability section *do not* provide coverage for the following losses:

- Aircraft, automobile, recreational motor vehicles, and watercraft.
- Bodily injury or physical damage because of professional services.
- Bodily injury or physical damage caused by intentional acts of the insured.

Buy coverage to fit your needs

To avoid a major financial loss if your home is badly damaged or destroyed, make sure you have enough coverage.

Having the correct amount of coverage on a structure means the cost to rebuild the dwelling with material of like kind and quality will be covered at current reconstruction prices. You do not want to apply for more coverage than you need, but you do not want to be underinsured either.

Property protection – The better your coverage, the less you will have to pay out-of-pocket if disaster strikes. Your contents limit is commonly calculated as a percentage of your dwelling coverage limit. Generally, it will be 70-80% of the amount of insurance on your house, unless you buy additional coverage. In other words, if your home is insured for $100,000, your contents limit would be $70,000 - $80,000.

Personal liability protection – You need enough personal liability coverage to protect yourself from lawsuits resulting from your negligence. Higher limits are available for an additional premium.

Lender requirements – Usually your lender will require you to name the lending institution as a loss payee (this protects the lending institution in case of loss). You are not required to purchase insurance from any insurer recommended by your lender. However, if you fail to keep insurance coverage in force, the lending institution will purchase coverage that protects its financial interest and you may have to pay for this coverage. This type of coverage is more expensive than an insurance policy you would purchase.

Deductible requirements - Homeowner policies require you to specify a deductible, which is the amount of money you pay before the insurance company begins paying a loss. A common deductible is $500. Your insurance company may have a separate, higher deductible for the perils of wind and hail. A higher deductible will usually reduce the price of your homeowner insurance.

Policy Requirements - Insurance companies will provide coverage on either a replacement cost or actual cash value basis. Insurers will impose some coverage requirements for replacement cost protection. Definitions of replacement cost and actual cash value follow.

Dwelling: Replacement Cost

Replacement cost on your dwelling is the amount it would take to repair or rebuild your home, or replace damaged property with materials of similar kind and quality. Do not confuse the replacement cost with market value. Market value is the value of the property established by the price you paid for your home when you bought it. The market value generally is not involved in determining what amount to buy under a homeowner policy. In some situations, the replacement value may be actually higher than the market value of your home.

80% of replacement cost

Most insurance companies require a homeowner to insure a structure for at least 80% of the replacement cost value during the entire term (365 days) of coverage. If the homeowner fails to insure for at least 80% of the replacement cost, a penalty is applied for payment of claim(s) on partial losses.

For example, if it would cost $100,000 to replace your home and it is insured for 80% of the replacement value – or $80,000 – when a fire causes a $25,000 loss, your insurance will pay the full $25,000. If it would cost $100,000 to replace your home but it is insured for less than 80% replacement – say $60,000, and a fire causes a $25,000 loss, your company would pay for only 60% of the loss. You would have to pay the balance and any applicable deductible.

Dwelling: Actual Cash Value

In some cases, especially if you have an older home, companies will offer actual cash value coverage. Actual cash value is the amount it would cost to repair or replace damage to your home after depreciation. Depreciation allows or a deduction in value caused by age and wear and tear since the time it was built. For example, a storm destroys your roof, which has a 25-year life expectancy and is 10 years old. The company pays based on the remaining 15 years. The new roof costs $1,365. The company will pay for 60% of the cost (15/25= 60%). The company will pay $819 less any deductible.

Contents: Actual cash value or replacement cost

Insurance companies may offer coverage for your contents at either Replacement Cost (RCV) or Actual Cash Value (ACV). If you choose to insure your personal belongings for replacement cost, you will pay a higher premium. For example, in 2000 you purchased a couch for $700. Your couch is destroyed in 2008 and is worth only $300 due to age and wear and tear. A new couch costs $900. If you have an actual cash value policy, you are entitled to the current value of the couch ($300) minus your deductible. If you have replacement cost coverage, you will be paid $300, minus your deductible, for the couch's current value. When you show proof of purchase of a replacement couch, you will receive the $600.

Keep your receipts. Proof of purchase is required to get the full replacement cost amount.

Keep your coverage current

Whether your home is insured for replacement cost or actual cash value, it is important to keep track of its value. For instance, the addition of a room, new insulation and yearly inflation all increase the value of your home. It is your responsibility to update your coverage so that you will be fully covered in case of a loss. Inflationary protection or guaranteed replacement cost coverage can be added to your policy.

Need more help?
Call the Insurance Consumer Hotline!
1-800-332-6148
Professional consumer advocates are available to assist you on a wide range of insurance issues.

Your home and belongings are insured against the perils specified in your policy. The specific policy you purchase will depend on your unique needs. The more perils insured against, the more you will pay for the insurance policy.

- *Basic form* insures your property with limited coverage against 11 basic perils: fire or lightening; smoke damage; windstorm or hail; explosion; riot or civil commotion; aircraft; vehicles; theft; vandalism and malicious mischief; glass breakage; and loss of property removed from premises endangered by fire or other perils.

- *Broad form* covers more perils and provides a broader protection base: falling objects; weight of ice, snow or sleet; collapse of buildings or any part thereof; sudden accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system; accidental discharge, leakage or overflow of water or steam; freezing of plumbing, heating and air-conditioning systems; sudden and accidental damage from artificially generated currents to electrical appliances and devices.

- *Special form* is the most common of all homeowner forms. It usually offers all-peril coverage on the structure and broadened named peril coverage on your contents.

- *Modified coverage form* is designed to provide coverage of homes that do not meet the requirements applicable to other types of homeowner policies. It is more restrictive.

Optional Coverage

In addition to standard types of coverage you may buy other types as separate policies or as endorsements to your existing policy.

Inflation guard coverage is a practical procedure to help you maintain adequate protection. Even though the amount of homeowner insurance you carry should be at least 80% of your home replacement cost, that amount of coverage may not be enough in the future. Inflation guard coverage provides periodic increases in the policy limit and will allow the insurance company to automatically change your policy limit when you renew. Not all insurance companies offer this coverage.

Scheduled personal property coverage usually covers possessions such as jewelry, furs, stamps, coins, guns, computers, antiques and other items that may exceed normal limits in your homeowner insurance policy. Other optional coverages include:

- Increased limits on money and securities kept in your home
- Secondary residence premises (such as vacation homes, etc.)
- Watercraft
- Higher limits of theft protection
- Theft or illegal use of credit or debit cards
- Business activities and rental properties
- Personal injury liability (slander, libel, etc.)

Fire and extended coverage

Your dwelling may not meet an insurance company's underwriting requirements to qualify for a standard homeowner policy. Therefore, a company may offer you limited coverage on your house. These limited policies, often called "Fire and Extended coverage", provide coverage only for your house or structure. It is not a homeowner policy. Coverage includes perils or loss due to fire or lightning, windstorms or hail, explosion, riot or civil commotion, aircraft, vehicles and smoke. The policy may not include coverage for contents or liability.

Flood Insurance

A standard homeowner policy excludes damage from various water-related causes. However flood insurance is available through the National Flood Insurance Program (NFIP). If your home is built in a flood plain, your lender must require flood insurance. The type of coverage available in your area depends on your community's participation in the program.

For more information:
Contact the National Flood Insurance Program
1-800-638-6620

Umbrella Liability Policy

This policy provides an additional $1-$5 million liability coverage beyond the limits of your liability policies. This is secondary coverage which pays only after you exhaust underlying coverage. The company providing umbrella coverage typically requires you to maintain certain limits on your liability coverage, and may only offer coverage if they insure both your car and home.

Farm and Ranch Policies

If you are a tenant farmer or if you own a farm, you should buy a farm policy. This type of policy is sold by many insurance companies in Montana. A farm policy resembles a homeowner policy in many ways.

The usual farm policy does not provide replacement cost coverage on your dwelling no matter what policy limits you buy. You may be able to buy replacement cost coverage for your farm dwelling, but you must ask for it specifically. Crops, livestock, farm equipment and out-buildings typically must be scheduled or insured under separate policies.

Policies for other types of Housing

Renter and condominium insurance

Renter insurance: Of all the types of insurance, renter insurance may be the most overlooked by consumers. A survey in 2006 found that less than half of renters had renter insurance. Renters might assume their landlords have insurance. Generally they do, but only for the building itself, not for the people who live in the building and their property.

As a renter, you have no coverage if your possessions are lost in a fire or burglary, or if you are held liable for bodily injury or property damage to others. You can buy a renter's policy to insure your household contents and personal belongings against the same perils as in a broad form homeowner policy.

Condominium insurance: If you live in a condominium, your condominium association should purchase a policy that covers the building, including any common walls and grounds, and liability associated with common properties. You have a right to examine the association policy to see what protection is provided.

A condominium unit owner's policy covers any items not insured by the association's policy, like the unit owner's contents, personal property, interior walls, fixtures, improvements, additions and alterations installed at his or her expense.

Renter and condominium insurance are similar to homeowner insurance. The standard policies provide two major coverages: *personal property* and *liability*.

Personal property coverage for renters and condo residents

Personal Property coverage: Provides coverage to repair or replace your personal belongings – such as electronics, clothing, furniture, jewelry, carpets, appliances and most other personal property. For example, a camera stolen from your car or luggage stolen from your hotel room is covered.

There are special limits on some kinds of personal property. For example, theft of jewelry and furs is limited to $1,000. Check your policy for a full listing of limits. For a higher premium, you may increase the limit of coverage on these items.

Additional living expenses: Provides coverage to protect some of your extra expenses if your apartment or condo is damaged and you cannot live there while repairs are made. Some examples of covered items are extra food costs, lodging, relocation costs and storage expenses. This benefit covers only the difference in excess of your normal expenses, such as the cost of restaurant meals minus normal food expenses. Keep your receipts for additional living expenses and submit these to your insurance company for reimbursement.

Perils insured against: This phrase refers to the event that may cause damage to property. Perils typically insured against are fire, lightening, smoke, theft, vandalism or malicious mischief, breakage of glass, falling objects, freezing, etc.

Additional coverages: Renter and condo policies may contain additional coverages. Check your policy closely for actual coverage. Additional coverages may include the following:

Food spoilage; lock replacement; loss of use of residence; fire department service charge; reasonable repair; debris removal; personal property at another location; moving; storage; travel; trees, shrubs and other plants; property removal; theft or illegal use of credit and fund transfer cards; condo and townhouse association loss assessment; collapse of a building; or tenant's waterbed liability.

Exclusions: Most renter or condo policies do not cover the following:

- Animals, birds or fish
- Motor vehicles and watercraft, including equipment and accessories
- Aircraft and parts
- Flood or rising water damage; water damage from sewer backup
- Damage resulting from war, terrorism or nuclear hazard
- Neglect
- Earthquakes
- Power failure

The above exclusions are only examples of personal property not covered. Review your policy to determine what exclusions apply.

Personal liability coverage

Personal liability: Provides coverage against a claim or lawsuit resulting from bodily injury or property damage to others caused by your negligence. The standard policy typically is written to pay up to $100,000 per claim. Higher limits may be available for additional premium. This coverage does not apply to any business-related activity.

Damage to the property of others: Provides coverage for damage to property you borrowed from a friend or relative, or if you damage another person's property in his or her home.

Medical expenses for injury to others: Provides coverage for the medical expenses of anyone accidentally injured on your property or through your personal activities. Policies are typically written with a $1,000 per person limit, but higher limits are available for an additional charge. Medical payments do not apply to you or household members' injuries or activities involving any business conducted on your primary premises.

Cancellation and Non-Renewal

An insurance company may terminate your coverage, but it can only do so under certain circumstances. Coverage may be canceled or non-renewed. *Cancellation* means the company terminates your policy before the policy term expires. *Non-renewal* means the company refuses to offer renewal when the current coverage expires.

Cancellation

When you cancel your policy: You may cancel your policy at any time by notifying the company. Any unused premium will be refunded to you. There may be a penalty if you cancel the policy during the term of coverage.

When the insurance company cancels your policy: The insurance company may cancel your policy at any time for the reasons stated below. Any unused premium will be refunded to you as described below:

- Non-payment of premium
- Material misrepresentation
- Substantial change in risk
- Substantial breach of contractual duty
- Financial impairment of the insurer

Non-renewal

Non-renewal of your policy is always a company option. If a company is not going to renew your policy, it must give you a 45-day written notice before the expiration date of the policy.

Consumer tip:
There is no grace period -
Always pay on or before your due date, or your insurance will be canceled.

Shopping for Insurance

Insurance rates may vary greatly from one insurance company to another. You should obtain quotes from a number of companies before you buy a policy. Tell the agent or company representative how much insurance you want, and describe your home and its contents. Look for a combination of coverage and price that fits your need.

When you contact insurance companies for quotes, be sure to answer questions truthfully. False information may result in an incorrect quote, rejection of your insurance application or cancellation of your policy.

Taking time to shop for insurance can reward you with better prices and better service. One insurance company's premiums could be hundreds of dollars lower than that of another company for a policy with similar coverage. Premiums shouldn't be your only consideration. Choose an insurance company that provides good customer service and is financially stable.

If you have trouble getting coverage:

Try other companies. Do not assume you will be turned down by all companies.

Reducing your rates

Every insurance company that provides homeowner coverage uses its own package of "special" discounts to market its products to particular types of customers. The following list contains suggestions on how to reduce your rates. Be sure to ask your agent about:

- Non-smoker discount – Some insurers offer a discount if all family members are non-smokers
- Long-time customers- Some insurers offer discounts to long–time customers with no claims history
- Multiple policies- If you have your home, auto, liability and other policies with the same company
- Protection devices- If you have smoke detectors, burglar alarms, or an automatic sprinkler system, the company may offer a discount

Tips on Buying a Policy

- Answer questions on the application completely and honestly.
- Do not sign a blank application.
- Do not pay the agent in cash. Make your check payable to the insurance company and include the type of policy you are paying for.
- If you are turned down, ask for the specific reason in writing.
- Do not buy a policy based on price alone; consider service and coverage. Select an agent and company you believe you can trust.
- Ask about discounts for safety and security devices.
- Ask if the company gives a new-home discount.
- Ask about the difference in price between a "named peril" and an "all-risk" policy.
- Make sure your dwelling policy limits are at least 80% of the replacement cost of your home. Ask your agent to help you determine the replacement value.
- Ask if the company offers an inflation guard endorsement and if it will guarantee replacement cost coverage for your dwelling.
- Discuss with your agent whether you should list your valuable items of personal property on a personal property schedule. Ask if the company offers full replacement coverage on your personal belongings.
- Ask about the difference in price for basic liability limits of $100,000 and a higher limit such as $300,000 or $500,000.
- Discuss the cost savings of a higher deductible.

What to do if you have a loss

- Contact your agent or company representative immediately. The sooner you file your claim, the sooner you can expect to receive payment.
- Survey the damages and take photographs or videos of damaged areas, if possible, and make them available to your insurance company.
- Protect your property from further loss or damage. If you make *temporary* repairs, keep a record of what you spend. This could include covering broken windows or shutting off the gas.
- Do not make *permanent* repairs until a representative of the company has had the opportunity to inspect the property.
- Review your policy and ask your agent or insurance company for an explanation of what is covered.
- Itemize your losses and include copies of receipts for larger items, such as large appliances, furniture, and expensive electronics. If the loss is due to a criminal act, such as burglary or theft, notify your local law enforcement agency.
- In some cases, the insurance company will require you to complete a claim form. You will be asked to estimate the actual cash value of the household items you lost and the cost to repair the damage to your home.

When you have a problem

Contact your agent or company

If you believe your insurance company has improperly refused to issue or renew your policy or has refused to pay all or part of a valid claim, you have a right to question the decision. Sometimes a mistake has been made and it will be corrected if an inquiry is made.

It is best to file a complaint by letter. Be sure to keep copies of all correspondence. If you make an inquiry by telephone, keep a written record of the date and time of your call, the name of the person you talked to and what was said during the call.

We are here to help

If you do not receive a prompt, courteous and satisfactory response, you may need help to resolve your problem.
Call our Insurance Consumer Hotline!
1-800-332-6148
Our professional consumer advocates are available to assist you on a wide-range of insurance issues.

Monica J. Lindeen
Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Ave. ▪ Helena, MT 59601
Phone: 406.444.2040 or 800.332.6148
Fax: 406.444.3497 ▪ Web: www.csi.mt.gov

Understanding the CSI Consumer Complaint Process

The Commissioner of Securities and Insurance has staff dedicated to helping consumers resolve complaints against insurance companies, agents and agencies. Before you file an insurance complaint with the CSI, please read the important information below.

Before filing a complaint

1. Contact the insurance company or agent and bring the problem to their attention. Document your phone calls by noting the name of the person you speak to, the date of the call and a brief summary of the conversation. Keep copies of all written communications.
2. If you are not satisfied with the results you receive, contact the Department of Insurance for assistance. Compliance Specialists are available to answer general questions by phone at our toll-free Consumer Assistance Hotline (800) 332-6148 or in Helena 444-2040. **However, official complaints must be submitted in writing.**

How to file a complaint

1. Click the 'File an Insurance Complaint' tab on either the CSI website Home page or the Consumer page (www.csi.mt.gov) or complete the hard-copy Insurance Complaint Form.
2. When your complaint is received, a file number will be assigned and you will be sent written notification of that number. Please refer to the complaint file number when you call or write to the Commissioner.
3. When a response to the complaint is received from the company or producer, a Compliance Specialist will review the complaint and response.

   This review will result in one of the following actions:
   - If the complaint has been resolved, the complaint will be closed and you will be sent a letter;
   - If an insurance law has been violated, the Commissioner will request corrective action;
   - If the company is not abiding by the policy, the Commissioner will request corrective action;
   - If the insurer or producer has not responded to all questions or has not investigated the complaint thoroughly, the Commissioner will require them to do so;
   - If no violation of Montana insurance law is found, a letter will be sent to you with an explanation of the finding and notice that the investigation is being closed;
   - In each instance, you will receive a written response from the Commissioner's office explaining the results of our investigation.

Types of complaints the Commissioner can handle

The Commissioner handles most insurance problems involving home, business, auto, health, life, etc. Those problems may include coverage issues, claim disputes, premium problems, sales misrepresentations, policy cancellations, and refunds, just to name a few. The Commissioner will also investigate complaints against insurance agents, adjusters and consultants.

The Commissioner's office can assist consumers with appeals of denied health insurance claims. For more information, refer to the Commissioner's guide to internal appeals and external review on the agency website www.csi.mt.gov. If you have questions about appealing a denied claim, please call the Commissioner's office at 800-332-6148.

Actions the Commissioner *cannot* take on your behalf

- Act as your legal representative or give you legal advice;
- Intervene in a pending lawsuit, on your behalf;
- Consult with you if you are represented by an attorney unless we have your attorney's written permission;
- Recommend an insurance company, producer or policy;
- Identify another person's insurance company;
- Resolve a dispute between you and your insurance agent or company when the only evidence is your word against the word of the producer or company;
- Make medical judgments;
- Determine the value of damaged or stolen property or conclude who was at fault for an accident;
- Establish the facts surrounding a claim (such as who is being truthful when there are differing accounts of what happened);
- Investigate an insurance complaint filed by a medical service provider, contractor, auto repair shop or any other outside party without the written authorization of the consumer; or
- Address plans that the Commissioner has no regulatory authority over, including MMIA (Montana Municipal Insurance Authority) and rental car agencies.

Plans over which the Commissioner's Office has no authority

NOTE: If the Commissioner's office does not have authority over your complaint, you will be referred to the proper authority. If you have questions about the types of complaints the Commissioner has the authority to resolve, please call 800-332-6148.

- Federal employees' health plan and life insurance - Call 1-202-606-1800
- Medicare Advantage or Medicare Part D – Call 1-800-633-4227
- Medicaid – Call 1-800-362-8312
- State Fund worker's compensation – Call 406-444-1574
- Worker's compensation claims disputes – Call 406-444-1574
- Self-funded employee health benefit plans – Call 866-444-3272
- State-sponsored, self-insured health plan for teachers and state employees – Call 406-444-7462
- Any self-insured governmental plans – Call your employer

Other Helpful Resources

For more help with specific issues, check the list of organizations below.

- If you are covered under a **Medicare, Medicare Advantage, or Medicare Part D drug plan**, contact the Centers for Medicaid and Medicare Services at 1-800-MEDICARE (1-800-633-4227.)
- If your complaint involves a **workers' compensation claim,** contact the Workers' Compensation Claims Assistance Bureau (406) 444-1574.
- If your complaint involves a **federal health or life insurance plan,** contact the U.S. Office of Personnel Management at (202) 606-1800.
- If you are insured through the **U.S. military and a Montana resident,** contact TRICARE 1-888-874-9378.
- If you bought your policy in **another state,** contact that state's insurance commissioner's office.
- If you are covered by a **self-funded employer health plan**, contact the U.S. Department of Labor at 1-866-444-3272 or your employer.

MONICA J. LINDEEN
COMMISSIONER OF SECURITIES & INSURANCE
MONTANA STATE AUDITOR
840 HELENA AVE., HELENA, MT 59601
Telephone (406) 444-2040/Toll Free 1-800-332-6148
www.CSI.mt.gov

INSURANCE INQUIRY/COMPLAINT FORM

Please complete this form and mail to the above address to the attention of PHS (Policy Holder Services). (If you prefer, an online complaint form is available at www.csi.mt.gov.) It often takes several weeks for the Department to complete the review and take appropriate action. You will hear from a Compliance Specialist, in writing, as soon as the review is complete.

Your Name _____ Phone No._____

Address_____
(Mailing Address) (City) (State) (Zip Code)

Insurance Company's Name_____

Policy No._____ Claim No._____

Kind of Policy: __Auto __Life __Health __Property __Other_____

Agent's Name_____ Date of Loss:_____

Please indicate which of the following is applicable:

My complaint is against: ___COMPANY ___AGENT ___ADJUSTER

1. ___ The company has unfairly rejected my claim or has not paid the full benefits to which I am entitled.

2. ____ The company has delayed processing my claim and I am unable to obtain a response from them concerning it.

3. ____ The company has not refunded premium moneys that are due to me.

4. ____ I believe the company's action of cancellation or non-renewal of my policy is not justified.

5. ____ Other _____

Do you have an attorney handling this for you?_____ If not, in your own words, describe your problem. If more space is needed, please add additional sheets. Enclose copies of papers and other correspondence relative to this problem. A copy of this form may be forwarded to the insurance company involved. By signing this form, I hereby give the Office of the State Auditor permission to investigate this complaint on my behalf and forward it to the insurance company/agent for a formal response.

_____

_____

_____

_____

_____

Signature_____ Date_____

Contact Us

Monica J. Lindeen
Commissioner of Securities & Insurance
Montana State Auditor

840 Helena Avenue
Helena, MT 59601

Consumer Hotline

(Outside Helena)

1-800-332-6148

In Helena: 444-2040

Fax: 406-444-3497
TDD Phone: 406-444-3246
E-mail: csi@mt.gov

www.csi.mt.gov

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