

## HOMEOWNER'S GUIDE

# Steps to take after a natural disaster.

If you're a homeowner experiencing hardship from a natural disaster—whether your home has been damaged by fire or impacted by recent weather events—we're here to help.



### 1. Prioritize your safety.

Before taking any action, make sure you and your loved ones are out of harm's way. If your home is unsafe, make sure to relocate to a safe place as advised by first responders or emergency personnel.

### 2. Review and understand your homeowners policy coverage.

Whether you're a homeowner, renter, or live in a condominium, there are various coverages and requirements that will apply. If you don't have access to your policy, please contact your agent.

### 3. Contact your homeowners insurance company.

If you have questions about your coverage or are ready to make a claim, here are contact numbers for the major insurance providers. If you don't know who you're covered by, your mortgage servicer can assist.

- Island Insurance 808-643-4000
- Allstate 800-726-6033
- State Farm 800-782-8332
- GEICO 800-248-3888
- USAA 800-531-8722
- Liberty Mutual 800-362-0000
- First Insurance Company of Hawaii 800-272-5202
- American Family Insurance 800-692-6326
- Progressive 800-776-4737
- DB Insurance 888-891-7159

If you don't have home insurance, there may be financial assistance available through the Federal Emergency Management Agency (FEMA). Visit [disasterassistance.gov](https://www.disasterassistance.gov) to learn more.

## 4. Submit your insurance claim documents to your lender.

Include these documents and information:

- Insurance claim number
- Proof of Loss Statement (provided by your insurance company)
- Adjusters Report (issued by Insurance Adjuster)
- Additional documents may be required based on the net claim amount to determine how the insurance claim proceeds will be distributed. Bank of Hawai'i will work directly with you following the disbursement of funds.

## 5. Contact your mortgage servicer to discuss options.

Note that some mortgages may change hands, so be sure to call the servicer that currently holds your mortgage. Bank of Hawai'i services all mortgages we originate. If you need support from us, please contact these respective areas:

- **Mortgage Assistance Program:** 808-694-7297 | Monday - Friday 8 a.m. - 5 p.m. HST
- **Mortgage Insurance Inquiries:** 808-694-1050 | Monday - Friday 7:30 a.m. - 4:30 p.m. HST

## 6. Think about your other financial obligations.

If you have a Bank of Hawai'i auto loan or lease, personal loan or credit card, please contact:

- **Personal Loan or Auto Loan Assistance Program**  
808-694-1500 | Monday - Friday 8 a.m. - 5 p.m. HST
- **Credit Card inquiries**  
Customers should call Barclay's directly at 866-250-2883

## 7. Contact a housing counselor for additional assistance.

You can also connect with housing counselors approved by the U.S. Department of Housing and Urban Development (HUD) by calling 800-569-4287 or visiting [hud.gov](https://www.hud.gov). HUD-approved counselors are helpful, patient, and neutral specialists that listen to your needs and assist with:

- Disaster-recovery help, including FEMA and insurance claims/denials and other support
- Help communicating with your landlord, mortgage company, or assistance providers
- Creating a personalized action plan to overcome your housing-related challenges
- Budgeting tips including help managing bills, credit cards, student loans, and other debt
- Success over the long-term through coaching and check-ins



To learn more about our Maui relief programs and resources, visit [boh.com/maui-relief](https://boh.com/maui-relief)

