

WHAT TO DO IF YOU'RE HOME IS DAMAGED FROM BLASTING DEBRIS

The Department of Commerce and Insurance's State Fire Marshal's Office and Insurance Division have compiled the following information to assist homeowners with property damage from a blasting fly-rock incident.

- If a blast causes debris to fly through the air, contact the State Fire Marshal's Office at 615-741-7190. Every effort is made to dispatch an investigator within 24 hours of a fly-rock complaint.
- If your property is damaged, contact your insurance company or agent to explore the option of reporting a claim.
- The contractor may not automatically pay for the damage to your property. Contractors must be bonded, however, neither the State Fire Marshal's Office nor the State Insurance Division has the authority to force the contractor to pay a homeowner.
- Contact the contractor. It is possible the contractor has made arrangements to compensate for damaged property.
- It is possible that your insurance company or a private attorney may be able to help recuperate financial loss from a contractor if the contractor does not respond to your request.
- In the event you decide to file a claim with your insurance company, do not make permanent repairs to your home. Wait for the insurance company's adjuster.
- It is a good idea to make a visual record of the damage. Take picture or video, if possible, before repairs begin.
- Temporary repairs may be necessary to secure your damaged property from further damage or theft. Save all receipts from necessary temporary repair work.

- If you avoid making needed temporary repairs to protect your damaged property, your homeowner's policy may not cover subsequent damage.
- Review your homeowner's policy. Pay special attention to the section "*What You Must Do After a Loss.*"
- The claim and repair process may take more than a few days.
- If you feel your insurance company has refused to let you file a claim or has improperly denied your claim, please contact the [Consumer Insurance Services](#) Section of the Department of Commerce and Insurance at **1-800-342-4029** or **615-741-2218** to file a complaint. Consumer Insurance Services can help mediate your complaint with the insurance company.