

FAQ's – Winter Storm Recovery

What date should I provide to Germania as the date of loss when filing a claim?

Germania systems capture both the date the claim was reported (filed) as well as the date of loss. The date of loss should reflect the first day the physical damage occurred (for example, the first sign of a leak).

Does Germania recommend specific contractors for repairs?

No, Germania does not recommend any specific contractor. To get help finding a contractor to perform temporary repairs or mitigation services, contact one of the following providers:

- **Contractor Connection:**
800-525-7671 or after-hours emergency service 888-751-0489
- **SERVPRO:**
1-800-SERVPRO (800-737-8776) or report a loss at servpro.com.
- **Blackmon Mooring:**
877-730-1948

What if I am not able to get a contractor out to perform repairs or mitigation services in a timely manner? Can I make repairs myself?

We recognize that contractors are very busy at this time, with many unable to schedule timely appointments. As a result, it is acceptable for policyholders to take mitigation actions such as removing wet flooring and drywall. However, Germania recommends contacting one of the companies listed above so that any cleanup efforts you perform can be reviewed before you begin to rebuild. This will help to ensure the appropriate corrective actions are completed to minimize potential future damage and issues.

Does Germania provide an allowance for temporary roof repairs?

An allowance for temporary roof repairs will be evaluated on a case-by-case situation. Be sure to take photos and save receipts if an expense is incurred for temporary repairs.

Will Germania provide allowances for temporary housing?

Germania will not provide up-front cash allowances for temporary housing. You are responsible for handling needs among our three preferred vendors. To receive assistance with finding a place to stay, please contact one of the following services:

- **ALE Solutions:** 866-885-9785
- **Homelink:** 866-731-9700
- **Temporary Accommodations:** 800-548-5196

What is Additional Living Expense (ALE) coverage?

Additional Living Expense (ALE) coverage applies when direct physical loss caused by a covered peril makes your dwelling or residence partially or wholly unlivable. Any necessary and reasonable increase in living expenses incurred as a result may be considered for coverage under your policy.

How do I know if ALE coverage applies to my situation?

There must be ALE coverage on your Germania policy, and it will be applied as written in the policy. There must be confirmed direct physical loss to your dwelling which makes the property wholly or partially unlivable. Receipts must be provided for out-of-pocket expenses.

Will Germania reimburse me for generator and gas costs?

If the policy has ALE coverage and a generator was purchased or used to maintain power to the home, Germania will cover a portion of the cost incurred for generators and gas.

Is spoiled food covered by insurance?

Yes, there is coverage for food spoilage resulting from power outages. However, there are different limits and deductibles based on where the damage causing the power interruption occurred. If you have a spoilage loss, please take photos and then throw the items away.

If	Then
<i>Damage occurred off-premises (ex, power plant, neighborhood transformer, etc)</i>	<i>Limit for food spoilage is \$500 and the deductible applies.</i>
<i>Damage occurred on-premises (ex: lightning strike, wind pulled power meter away from house, etc)</i>	<i>Food spoilage coverage is not subject to \$500 limit and our deductible does not apply.</i>

My copper water pipes are leaking. Are they covered under my Germania policy?

This coverage varies by policy and endorsement type, so there is no general answer. Carefully review your Germania Farm Mutual policy and contact your agent with any questions. Once you identify damage is present, you should file a claim as quickly as possible to allow an adjuster to review and explain the coverage that applies at that time.

Should I take photos or videos of the damage to provide to the adjuster?

Yes, please save all documentation related to your claim, including photos and videos. Your assigned adjuster will contact you with details about how to submit these items.

What can be done if damages are not covered under the Germania policy in place?

*If the policy in place does not allow coverage for damages sustained by the winter storm and you would like to request additional assistance, please visit the Federal Emergency Management Agency (FEMA) application website at [disasterassistance.gov](https://www.fema.gov/disaster/assistance) or call the FEMA Disaster Assistance Helpline at 800-621-3362 to determine eligibility. (Please see the “**Is there any assistance available from FEMA?**” question below for more information.)*

Is there coverage for winter storm damage to my swimming pool or pool equipment?

For policies that provide coverage for freezing of plumbing systems, damage to swimming pool plumbing equipment caused by the freeze is included within this coverage.

However, damage caused to the pool surface or materials (plaster, water line tile, coping, etc.) by the extreme temperatures and build up of ice that caused cracking, chipping, popping, or any other damage is excluded from coverage under the Germania dwelling policy.

During the repair process, what should I do with my furniture and other contents?

If possible, policyholders can store items in the garage or any unaffected room in the home. If coverage has been confirmed, exploring off-site storage or PODS (Portable On-Demand Storage) may be an option. Always consult with the assigned adjuster if there are any questions.

NEW! Is there any assistance available from FEMA?

- *FEMA provides financial assistance to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs resulting from disaster-caused damage to their primary residence. Federal assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.*
- *If an applicant has insurance, FEMA will always first point them back to their carrier and if they have unmet needs, FEMA will require a letter or other correspondence from the carrier that outlines those unmet needs. There is no need to file an appeal with FEMA; simply provide the insurance settlement approval or denial information, and FEMA will provide a decision regarding eligibility.*
- *Coverage is extended to make homes habitable. For example, if three bedrooms are impacted, but only two bedrooms are occupied, only two bedrooms will be extended coverage. Nonessential items are not covered by FEMA.*
- *The amount of financial assistance an individual or household may receive through FEMA is limited. Although minimal damage may cause some inconvenience, it is expected that individuals or households will address those losses without federal assistance.*
- *FEMA assistance may not make you whole – it is only to make basic home repairs that make a home safe, sanitary, and fit to occupy.*
- *You cannot receive assistance from both your insurance company and FEMA for the same damage. Doing so is illegal insurance fraud.*
- *Low-interest disaster loans from the U.S. Small Business Administration are available to homeowners, renters, and businesses. Applicants may apply online, receive additional disaster assistance information, and download applications at <https://disasterloanassistance.sba.gov/ela/s/>. Applicants may also call SBA's Customer Service Center at 800-659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.*