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In explosions' wake, get your insurance claim started promptly



DAVID L. RYAN/GLOBE STAFF

Carlos Morel uses his arms to imitate the gas explosion that blew off the rear door of his daughter's home in Lawrence.

By [Mark Arsenault](#) GLOBE STAFF **SEPTEMBER 14, 2018**

Just hours after a succession of gas explosions on Thursday ignited homes and caused evacuations across three communities north of Boston, insurance companies were already fielding calls on claims related to the disaster, said Frank O'Brien, a vice president for the Property Casualty Insurers Association of America, a trade group.

Insurers follow the news, too, and they are gearing up for a rush of claims related to as many as 80 building fires in Lawrence, Andover and North Andover. A Lawrence teenager was killed when a house exploded, sending a chimney crashing into the parked car he was sitting in. Nearly two dozen people have been reported hurt.

“This is the type of event that people buy insurance for,” O’Brien said.
“Through no fault of your own, you come home and your house is gone.”

Homeowners and renters affected by the explosions can take a few simple steps to assist in their recovery, according to O’Brien and other insurance specialists.

- Listen to state and local officials and don’t return to your property until they declare it safe to do so.

“We may have a property damage claim,” O’Brien said. “We sure as heck don’t want a life insurance claim.”

- Get in touch with your insurance agent as soon as you can.

If you don’t know your agent, or if your insurance policy was lost in the fire, don’t panic. Your landlord, or the company that holds your mortgage, should know your insurance provider, said Jim Whittle, associate general counsel for the American Insurance Association. The important thing is to not delay.

“The sooner you begin, the sooner you recover,” he said.

- Your insurance company is going to want information. Don’t worry if you don’t have everything they need at your fingertips. Handling a claim is a process and there will be opportunities later to fill in the gaps.

“Generally speaking, the companies understand this is a stressful time,” O’Brien said. “Many people are not even going to have their policy number available. We get that.”

- If it is safe, see what you can do to limit further damage to your property, O’Brien advised. Can you throw a tarp over a damaged area of your house to keep out the elements, for instance?

- Save your receipts. Some insurance policies cover expenses such as hotel costs if your home is not habitable, O’Brien said. “Document, document, document,” he said.

- Just about everybody carries a camera phone nowadays, so take plenty of pictures and video of the damage. Try to come up with some idea of what you have lost.

— Beware of “fly by night” contractors who swoop in and promise quick fixes. A key mistake many people make after suffering a major loss is rushing to sign a contract for rebuilding, said Lynne McChristian, a professor of risk management and insurance at Florida State University.

“Take your time and be sure you have completely vetted your contractor,” she said. Use a licensed contractor with a good reputation, preferably someone local who is easily reachable and accountable, she said. And don’t pay for the whole job up front. “A licensed contractor understands that if there is insurance money coming, they are going to get paid,” she said.

And with a disaster such as this, once the insurance companies have done their work, victims may turn to lawyers and the courts.

“The kinds of damages that could arise from this are near endless,” said Scott Cole, a class action lawyer in California, by e-mail. “This is the stuff of which class actions are made.

“Such group claims could target loss of real and personal property, lost income, even the fear and inconvenience associated with living in the affected areas. Individual cases are even more likely, for personal injuries, wrongful death. I’ve addressed these issues. . . for tens of thousands of victims and can say the health after-effects can be far-reaching.”

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