

WHAT TO DO IS YOUR HOME IS DAMAGED FROM BLASTING DEBRIS

The State Fire Marshal's Office has 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 304-558-2191 Ext. 219. Every effort is made to dispatch a field compliance officer within 24 hours of a fly-rock incident.

If your property is damaged, contact your insurance company or agent to explore the options of reporting a claim. In addition, contact the State Fire Marshal's Office.

The blasting contractor may not automatically pay for the damage to your property. Contractor's must be bonded, however, the State Fire Marshal's Office does not have the authority to force the contractor to pay a homeowner for damages resulting from blasting damage.

Contact the blasting contractor. It is possible the contractor has made arrangements to compensate for property damage.

It is possible that your insurance company or a private attorney may be able to help recuperate financial loss from a blasting 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 damage. Take pictures 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 West Virginia Insurance Commissioner's Office at 1-888-879-9842, or www.wvinsurance.gov.