

Hurricane Melissa Insurance Claims FAQs

What policyholders should know

1

No clear update?

Ask what stage the claim is at, what action is being taken, whether anything is needed from you, who is responsible, and when the next update is due. Request one clear list of outstanding documents.



2

Payment agreed, but not received?

Ask what is causing the delay, whether any requirements remain, and the expected payment date. Keep the written agreement and your follow-up record.



3

Part payment received?

Ask whether it is interim or final, what part of the claim it covers, and what remains outstanding or disputed. Confirm how it affects the rest of your claim.



4

Can I request some money now?

Yes. Ask whether an undisputed amount can be paid before the remaining issues are settled. Request the terms in writing.



5

Offer seems too low?

Request an itemized calculation showing the assessed loss, policy limits, value used, deductions, and the policy wording relied on. State the exact point you dispute.



For complaint information:

 fscjamaica.org/complaints

 complaints@fscjamaica.org

 1-888-327-4357

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Understanding key terms & situations

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What is a deductible?

It is the part of a covered loss that you must bear. It may be a fixed amount or a percentage. Ask which term applies and how it changes the payment.



7

What is the average clause?

It may reduce a payment if the amount insured is below the value required by the policy. Ask which clause applies, how the value was set, and how the reduction was calculated.



8

What is rebuilding cost?

It is the cost to rebuild the structure. It differs from sale price. Ask what valuation basis your policy requires, the valuation date used, and how the figure was assessed.



9

Business reopened?

Reopening does not always mean full payment. Ask about each claim component, such as property damage, equipment or stock, and business interruption if covered.



10

Overseas insurer?

Check the insurer named in the policy and identify any broker or agent involved. Ask what complaint or dispute route applies before seeking FSC guidance.



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Complaints, disputes & settlement steps

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11. How do I complain to the FSC?

Complete the Insurance Complaint Form at fscjamaica.org/complaints and send it with supporting documents to complaints@fscjamaica.org. For help, call 1-888-327-4357 or 876-906-3010.



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12. Already complained?

When following up, quote your FSC reference if you have one. If not, give the date and method of your earlier submission and ask whether it was received.



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13. Can the FSC decide every dispute?

No. The FSC reviews complaints within its remit. Some matters, including cases already before the courts or other dispute forums, may fall outside its process.



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14. Asked to sign a settlement document?

Read what the payment settles. Ask whether it ends the whole claim or only part of it, and what happens to any disputed balance. If unsure, get independent advice before agreeing.



Important: Filing a complaint does not guarantee payment or a specific outcome.

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