

## **DAIM NTAUV QHIA: Pab kas phais thaum muaj teeb meem vim muaj pab laib**

Xav pab cov neeg muaj lag luam hauv California paub txog cov pab kas phais thaum muaj teeb meem vim muaj pab laib, cov ntaub ntawv qhia txog pab kas phais thiab cov lus qhia tseem ceeb. Txawm hais tias cov ntaub ntawv xov xwm pab qhia miv ntsiv, cov tuav pab kas phais rau lawv kev lag luam yuav tsum nyeem lawv li policy vim cov nqe lus thiab cov lus txhais sib txawv los ntawm ib tug rau ib tug.

**Lag Luam Pab Kas Phais:** Ib cov lag luam muaj pab kas phais policy tiv thaiv lossis pab them nyaj rau qhov poob lossis kev puas tsuaj ntawm qhov chaw lag luam vim txog kev nyiaj thiab pab laib. Koj li policy yuav qhia rau koj cov pab kas phais tiv thaiv lossis them nyaj li cas. Yeej tseem ceeb koj saib koj li pab kas phais policy saib tiv thaiv lossis them nyaj li cas rau cov hauv qab no:

- **Kev Puas Tsuaj (Vandalism), siab phem txhob pob (Malicious Mischief):** Kev Puas Tsuaj lossis vandalism txhais tau tias txhob txwm ua phem puas tsuaj rau cov tuav policy ntawm qhov chaw; siab phem txhob pob lossis malicious mischief zoo tib yam li vandalism thiab txhais tau tias txhob txwm rhuav tshem tej chaw thiab khoom vim xav limhiam lossis ua phem
- **Pab Laib (Riot) thiab Kev Ntxhov Siab (Civil Commotion):** Ob qhov no txhais tau tias ntxeev siab los ntawm tib neeg sib sau ua ke hauv ib qhov chaw qhib rau tib neeg. Kev Ntxhov Siab (Civil Commotion) zoo li pab laib (riot), tab sis muaj neeg ntau dua. Ob qhov no zoo ib yam tab sis sib txawv miv ntsiv.
- **Lag Luam Khwv Nyiaj Kev Pab:** Qhov kev pab them nqi yog rua cov uas poob nyiaj vim tsim nyog kaw lag luam thaum ib lub sij hawm kho qhov chaw puas tsuaj. Pab kas pab yuav pab yog koj kaw lag luam vim qhov puas tsuaj, yog hais tias qhov ua puas tsuaj muaj npe hauv koj li policy.
- **Neeg Pej Xeem Kev Pab:** Pab kas phais lag luam khwv nyiaj suav nrog neeg pej xeem, thiab them nyiaj pab vim neeg pej xeem qhov chaw lag luam kaw. Cov neeg pej xeem pab kas phais pab them nyiaj rau ib lub sijhawm xwb. Cov lag luam txiav sij hawm thiab kaw vim pab laib, kev puas tsuaj, lossis kev ntxhov siab thiab muaj pab kas phais them nyiaj rau lawv, tej zaum pab kas phais yuav them nyaj tom qab tas sijhawm.
- **Iav Tawg Keb Pab:** Tej zaum ib cov policy tiv thaiv lossis them nyiaj rua iav tawg, thiab sis ib cov pab kas phais xav kom koj yuav premium ntxiv koj li standard policy.

### **Lwm Yam Kev Pab:**

- **Tsheb Pab Kas Phais:** Yog tias koj li policy muaj Comprehensive pab kas phais yuav pab yog tias kev puas tsuaj rau tsheb yog vim pab laib lossis kev ntxhov siab (civil commotion). Comprehensive kev pab yeej txawv Collision kev pab, thiab txawv Liability pab kas phais ntawm Financial Responsibility Laws hauv California

- **Tswv Tsev & Xauj Tsev Pab Kas Phais:** Ib cov tswv tsev thiab xauj tsev policy yuav nrhiav kev pab yog tias kev puas tsuaj rau qhov chaw yog vim pab laib lossis kev ntxhov siab (civil commotion), kev puas tsuaj (vandalism), lossis siab phem txhoj pob (**malicious mischief**). Tab sis qhov kev pab them nqi no yuav tsis pab yog hais tias qhov chaw tsis muaj neeg nyob, feem ntau 60 hnuv. Yog koj muaj California FAIR Plan policy, koj xaiv tau cov kev pab, saib koj li policy saib koj puas muaj qhov kev pab no.

### **Cov Lus Qhia Rau Kev Lag Luam Thov Claims:**

1. **Kev Tiv Thaiv Cov Khoom:** Thaum nyab xeeb, cov lag luam yuav tsum ua lawv li ua tau kom tsis txhob poob nyiaj ntxiv, muab txiag npog cov qhov rais tawg thiab xauv khoom. Muaj ib cov policy pab them nqi yog koj ua lawv li koj ua tau kom tsis poob nyiaj ntxiv. Saib koj li policy saib koj puas muaj qhov kev pab no.
2. **Ceeb toom Claim thaum muaj teeb meem:** Yog koj poob nyiaj vim pab laib, cia thov claim tam sim ntawd rua koj li pab kas phais. Yog koj poob nyiaj vim tub sab tub nyiaj, koj yuav tsum ceeb toom rau tub ceev xwm ua ntej. Saib koj li policy hais li cas ceeb toom vim tub sab tub nyiaj.
3. **Sau Cia Siv Nyiaj Txiag thiab Tseg Cov Khoom Puag:** Sau cia txhua yam koj siv nyiaj txiag kho qhov chaw lag luam. Tseg koj cov khoom puag rua pab kas phais tuaj saib. Thaij duab thiab kaw video txog qhov chaw puas tsuaj thiab cov khoom uas lwj yuav tsum tau muab pov tseg.
4. **Sau Cia Thaum Koj Tham Nrog Pab Kas Phais:** Sau cia txhua yam koj tham nrog pas kab phais txog koj li claim thiab koj li policy, sau lub npe "claim diary." Yog pab kas phais qhia koj dab tsi koj tsis nkag siab txog, nug pab kas phais koj nrhiav lawv hais nyob qhov twg hauv policy.
5. **Ntiav Cov Muaj Ntawv Tso Cai Tuaj Kho:** California Contractors State License Board (CSLB) sau ntawv tshaj tawm pab koj paub thiab zam teeb meem. Yog koj xav paub hu rau CSLB tus xov tooj 1-800-321-2752 lawv li muab cov ntawv tshaj tawm pub dawb thiab lawv sau npe cov muaj ntawv tso cai tuaj kho.
6. **Lub Sijhawm Kev Hlub rau Kev Them Cov Nqi:** Cov lag luam cuam tshuam los ntawm pab laib yuav tsum hu rau lawv li pab kas phais nug txog lub sijhawm kev hlub rau kev them puab cov nqi, li thaum Insurance Commissioner muab lub sijhawm kev hlub rau kev them cov nqi vim COVID-19 teeb meem. Vim tus Commissioner twb tau ua lawv, cov lag luam yuav tau sijhawm ntxiv them cov nqi, thiab tej zaum qualify poob nqi lub sijhawm no.
7. **Xav Tau Kev Pab hu rau CDI:** Nrog koj li pab kas phais nrhiav tau ib qho settlement koj ntseeg tau ncaj ncees nrog koj li policy. Yog koj muaj lus nug txog koj li pas kab phais, lossis muaj teeb meem nrog koj li pab kas phais, thov hu rau California Department of Insurance tus xov tooj 1-800-927-4357, lossis xav paub mus saib [www.insurance.ca.gov](http://www.insurance.ca.gov).

**Thov Paub: Cov ntsiab lus no yog rau kev pab xwb thiab tsis yog txoj cai.**