

# INSURANCE MADE SIMPLE



## 2023 Consumer Calendar



Insurance Division

# Our Mission

*Fostering fair marketplaces, public safety, and consumer education that promote the success of individuals and businesses while serving as innovative leaders.*

**TN** Department of  
**Commerce &  
Insurance**



*The Tennessee Department of Commerce & Insurance includes the State Fire Marshal's Office, the Divisions of Insurance, Securities, Regulatory Boards, the Tennessee Law Enforcement Training Academy, the Tennessee Fire Service and Codes Enforcement Academy, the Tennessee Emergency Communications Board, and TennCare Oversight.*

# Consumer Insurance Resources

Need help? It's simple.



I'm an agent. How do I get information about my license and renewing my license? Contact our Agent Licensing Section at (615) 741-2693.



I need to file a complaint. What should I do? Contact the Consumer Insurance Services Section at (615) 741-2218.



How can I search for a loved one's life insurance policy? Complete a request form at [www.tn.gov/insurance](http://www.tn.gov/insurance).



How can I check if my insurance agent is licensed? Look up an agent's license at [www.tn.gov/insurance](http://www.tn.gov/insurance).



How do I check on a disciplinary action taken against an agent? Visit [www.tn.gov/commerce/disciplinary-actions](http://www.tn.gov/commerce/disciplinary-actions).



Where can I get more information about disaster recovery? Visit [www.tn.gov/commerce/disasters](http://www.tn.gov/commerce/disasters).

**Still have questions?**  
**Visit [www.tn.gov/commerce](http://www.tn.gov/commerce) or call 1-800-342-4029**  
**or (615) 741-2218 for more information.**



*Escanee este código para ver un video para consumidores hispanohablantes.*

# FREEZE OUT OLD MAN WINTER!

Snow days in Tennessee are exciting and beautiful, but they can also be dangerous – causing damages to homes and unsafe driving conditions. Here are some things you can do to prevent winter weather damages and, therefore, prevent filing claims:

- Clear the gutters. Make sure leaves and debris have been cleaned out to prevent snow and ice build-up. Make sure the downspouts are not obstructed at the ground to help water flow.
- Trim tree branches that are close to your roof.
- Prevent frozen and broken pipes by unscrewing the hose from the outside spout. Open sink cabinet doors when temperatures get below freezing and shut off water if you plan on being away for multiple days.
- Prepare an emergency kit for if the power goes out for multiple days during an ice or snowstorm. Keep an emergency kit in your vehicle as well.
- If you have steps leading to your home, make sure the railing is secure so visitors can use it to steady themselves during icy or snowy weather.
- If you have to drive in snowy or icy conditions, make sure your tires are not worn down. Keep your gas tank relatively full, drive slowly, and keep a safe distance between you and other vehicles.
- In case weather does damage your home, homeowners insurance generally covers damages caused by strong winds and icy conditions. Contact your agent to learn more about your policy.



# January 2023



January is National Slavery and Human Trafficking Prevention Month and National Mentoring Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	31
<b>1</b> NEW YEAR'S DAY	<b>2</b> <i>State Offices Closed (New Year's Day Observed)</i>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>8</b>	<b>9</b> NATIONAL LAW ENFORCEMENT APPRECIATION DAY	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
<b>15</b>	<b>16</b> MARTIN LUTHER KING JR. DAY <i>State Offices Closed</i>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>
<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>
<b>29</b>	<b>30</b> IDENTITY THEFT AWARENESS WEEK BEGINS	<b>31</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>

# STAY ON SOLID GROUND.

Earthquakes are common in Tennessee, but they are generally small and go unnoticed. The Volunteer State lies on two seismic zones: the New Madrid Seismic Zone on the western side and the East Tennessee Seismic Zone on the eastern side. Scientists estimate there is a 25-40% probability of a greater magnitude earthquake occurring in the central US within the next 50 years. Here's some information about earthquake insurance to see if it's right for you:

- Damages from earthquakes are not covered by traditional homeowners and business insurance policies.
- Basic earthquake insurance policies cover the structure of the building, including furnaces, water heaters, and plumbing. You can also get coverage to include the contents of your home.
- The deductible, or amount you contribute before receiving your claim payment, for earthquake insurance is typically 10-20% of the coverage limit. For example, if your home is insured for \$200,000, then a 10% deductible would be \$20,000.
- Depending on the policy, there may be a separate deductible to insure your belongings inside your home.
- If an earthquake does occur in your community, remember to Drop, Cover, and Hold On: get on the ground, under a sturdy desk or table, and wait until the shaking stops.
- Talk to a licensed insurance agent to determine if earthquake insurance is right for you and your family.



# February 2023



February is Black History Month, National Earthquake Awareness Month, and Insurance Careers Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5 NATIONAL BURN AWARENESS WEEK BEGINS	6	7	8	9	10	11
12	13	14 VALENTINE'S DAY	15	16	17	18
19	20 PRESIDENTS' DAY <i>State Offices Closed</i>	21	22	23	24	25
26	27 AMERICA SAVES WEEK BEGINS	28	1	2	3	4

# BE READY TO RENT!

Whether you're in college or you have been renting for years, renters insurance could be a helpful tool in protecting your finances and belongings. Renters insurance covers your possessions in case they are damaged during a fire, storm, break-in, or other insured event. Keep in mind, renters insurance does not cover damages from floods.

- If you are the parent of a college-aged student, your homeowners insurance may cover your child's possessions at their dorm or rented property.
- Renters insurance covers your belongings, liability coverage if someone gets injured in your home, and a place to stay if your home is being repaired.
- The types of renters insurance are broad form, which covers personal belongings against specific events (such as fire and theft), and comprehensive form, which provides a wider range of coverage (such as hurricanes or violent storms).
- Renters policies are either actual cash-value or replacement cost. Actual Cash Value reimburses you for the cost of the property at the time of the claim, minus the deductible. Replacement Cost reimburses you for the full value of the insured items at the time you purchased those items, minus the deductible.
- While looking for a new rental, be wary of scams related to rental properties. Never pay a property manager or owner before seeing the property and signing a lease with written terms of fees, rent, and maintenance.
- Renters insurance is typically very affordable. Talk to an agent to find a renters policy that meets your needs.





# March 2023



March is Developmental Disabilities Awareness Month  
and National Credit Education Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	1	2	3	4
5	6 VOLUNTEER FIREFIGHTERS WEEK BEGINS	7	8	9	10	11
12 SPRING FORWARD! <i>Set your clocks ahead one hour and change the batteries in your smoke alarms and carbon monoxide detectors.</i>	13	14	15	16	17 ST. PATRICK'S DAY	18
19	20 SPRING BEGINS	21	22	23	24	25
26	27	28	29	30	31	1

# BE FLOOD AWARE.

Tennessee experiences flooding almost every year. Be prepared this year and consider purchasing flood insurance for your home. Here's what you need to know:

- Before a storm hits, create and maintain a home inventory. Take pictures of your belongings, utilities, countertops, furniture, and more throughout your home. You can also download the free NAIC Home Inventory App on your phone.
- Flooding is the most common natural disaster in the U.S. Just one inch of floodwater in your home can cause \$25,000 in damages, according to FEMA. Damages from floods are not covered by standard homeowners insurance.
- Standard flood insurance covers the structure of your home and damage from mudslides caused by floods. You can also purchase a policy to include the contents of your home.
- There is a 30-day waiting period from the date of purchase before the flood policy goes into effect.
- You do not have to be in a high-risk flood zone to purchase flood insurance. More than 20% of flood claims come from homes outside of high-risk flood zones.
- The cost of flood insurance depends on several factors. Talk to an agent or visit [floodsmart.gov](https://www.floodsmart.gov) for more information.



# April 2023



April is World Autism Awareness Month, Military Saves Month, and Financial Literacy Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7 GOOD FRIDAY <i>State Offices Closed</i>	8
9 EASTER SUNDAY PUBLIC SAFETY TELECOMMUNICATORS WEEK BEGINS	10	11	12	13	14	15 TAX DAY
16	17	18	19	20	21	22 EARTH DAY
23	24	25	26	27 TEACH CHILDREN TO SAVE DAY	28	29
30	1	2	3	4	5	6

# GOOD MENTAL HEALTH IS GOOD HEALTH.

Your mental health affects your physical health as well. Managing your mental health can be difficult, but your health insurance may be able to help out with the cost. Here is how insurance can help with your mental health treatment:

- Under the Mental Health Parity and Addiction Equity Act of 2008, any health plan that covers mental health and substance use services must make its coverage equal to the plan's physical health coverage.
- Copays, deductibles, the number of days for staying in a hospital or treatment facility, prior authorization, prescription drug tiers, and maximum benefit limits must be the same for both mental and physical health services.
- Some health plans are exempt from this coverage. Contact your health insurance company using the phone number on the back of your insurance card to better understand your plan's coverage.
- If you or someone you know has thoughts of self-harm, contact the Tennessee Crisis Line at 855-CRISIS-1 or 855-274-7471.



# May 2023



May is National Building Safety Month  
and Disability Insurance Awareness  
Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1 TEACHER APPRECIATION WEEK BEGINS	2	3	4 INTERNATIONAL FIREFIGHTERS' DAY	5	6 WILDFIRE PREPAREDNESS DAY
7	8	9	10	11	12	13
14 MOTHER'S DAY NATIONAL POLICE WEEK BEGINS	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29 MEMORIAL DAY <i>State Offices Closed</i>	30	31	1	2	3

# DENIED A CLAIM? SPEAK UP!

Purchasing insurance and filing a claim can be a challenging process. Here are some things to know about getting a new insurance policy and how we can help if you experience an insurance issue:

- Don't just consider the premium. While it is important to stick to your budget, make sure the deductible is affordable.
- No matter the type of insurance, make sure you have enough coverage to meet your needs. Look over the Exclusions section of your policy to see what is not covered.
- Before purchasing insurance, make sure the insurance agent and company are licensed in Tennessee at [tn.gov/insurance](http://tn.gov/insurance).
- If you experience challenges with your insurance company or agent, you can file a complaint by visiting [tn.gov/insurance](http://tn.gov/insurance) and selecting "File a Complaint." If you do not have internet access, call (615) 741-2218 to receive the form.
- Companies have 30 days by law to respond to a complaint from TDCI. If it does not respond within that time, it must pay \$100 per day until it does respond.
- Complaints must be in written form and can be filed on any insurance issue for policies that were written in Tennessee.



# June 2023



*June is Alzheimer's and Brain Awareness Month  
and National Great Outdoors Month*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1 TENNESSEE STATEHOOD DAY	2	3
4	5	6	7	8	9	10
11	12	13	14 FLAG DAY	15 WORLD ELDER ABUSE AWARENESS DAY	16	17
18 FATHER'S DAY	19 JUNETEENTH	20	21 SUMMER BEGINS	22	23	24
25	26	27	28 NATIONAL INSURANCE AWARENESS DAY	29	30	1

# ROADWORTHY COVERAGE.

If you are a driver in Tennessee, you are required to have auto insurance. Take a moment this summer to understand auto insurance and how to get the right coverage for you.

- Tennessee is an at-fault state. This means, depending on your coverage, if you cause a wreck, your insurance company will pay the driver you hit to cover repairs to their vehicle.
- Most auto insurance policies include liability insurance for bodily injury (such as medical expenses due to a wreck), liability insurance for property damage (damage to the vehicle), and uninsured/under-insured motorist coverage.
- Collision coverage includes damage to another driver's vehicle you hit, damage to your vehicle due to a wreck, and medical bills for an injured driver.
- Comprehensive coverage includes other incidents such as vehicle theft, damages from a break-in, and damages due to severe weather and fire.
- When purchasing auto insurance, don't just consider the premium cost; make sure the deductible is manageable with your finances. The deductible is the amount you owe when receiving payment from the insurance company to cover damages. For example, if you have a \$500 deductible, and the auto insurance company pays \$3,000 for your totaled vehicle, you will receive \$2,500 toward the purchase of a new vehicle.
- There are several ways to keep auto insurance premium costs down. Talk to your agent to learn about discounts for your auto insurance.





# July 2023



July is Independent Retailer Month  
and National Ice Cream Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	1
2	3	4 INDEPENDENCE DAY <i>State Offices Closed</i>	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

# SPOT THE SCAMS!

You've worked hard to make ends meet, and it's important to protect your finances. As we recognize August 14<sup>th</sup> as National Financial Awareness Day, here are some tips to help keep your money safe:

- Insurance protects your finances in case of a sudden major cost or disaster. Depending on the type of policy, insurance can help prevent major medical bills, home rebuilding cost, vehicle replacement, and more.
- Make sure you have enough coverage. If you haven't updated your homeowners insurance policy, make sure the coverage meets the value of your home and any renovations or additions. Be sure you have auto insurance coverage to help you in case of damages from a wreck or storm.
- Ask your insurance agent about discounts to help keep insurance premiums low.
- Before purchasing insurance, make sure the insurance agent and company are licensed at [tn.gov/insurance](http://tn.gov/insurance).
- When hiring a contractor to repair your home, seek multiple quotes and never give more than one third of the payment before the work begins.
- If you receive a call from an organization asking for money or verification of sensitive information, hang up and contact the organization directly.
- Never pay for a rental property before seeing the home and signing a contract.
- Beware of romance and lottery scams. Never wire money to someone you don't know and trust.
- Look up the licensure of contractors and other professionals at [verify.tn.gov](http://verify.tn.gov).



# August 2023



August is National Immunization Awareness Month  
and National Back To School Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14 NATIONAL FINANCIAL AWARENESS DAY	15	16	17	18	19
20	21 NATIONAL SENIOR CITIZENS DAY	22	23	24	25	26
27	28	29	30	31	1	2

# PLAN FOR THEIR FUTURE.

Life insurance is a way to help your family's finances after you have died. Here is what you need to know to see if life insurance is right for you:

- There are several types of life insurance. Term life insurance provides coverage for a specific period of time, such as 20 years, as long as the policyholder pays the premium. If you renew your term life policy after it expires, the premiums will likely be higher. Whole life insurance covers the policyholder for his or her entire life.
- Life insurance can be used for funeral expenses, college tuition, and other significant expenses after the policyholder dies. If your family would struggle financially after you die, you might want to consider life insurance.
- Life insurance is less expensive for younger policyholders because they have a lower risk.
- After purchasing life insurance, notify the individuals you choose to be your beneficiaries. This will make it easier for them to file a claim.
- After filing a claim, the life insurance company has 60 days to pay the death claim. If a claim is not paid within 15 days of the claim, the company must also pay interest. If you have issues with the insurance company, file a complaint at [tn.gov/insurance](https://tn.gov/insurance).
- If you are not sure if a deceased loved one had life insurance, visit [tn.gov/insurance](https://tn.gov/insurance) to use the Lost Policy Service. This tool can be used to determine if you are a beneficiary of a life insurance policy.



# September 2023



September is Life Insurance Awareness Month, National Preparedness Month, National Campus Fire Safety Month, and National College Savings Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4 LABOR DAY <i>State Offices Closed</i>	5	6	7	8	9
10	11 PATRIOT DAY	12	13	14	15 HISPANIC HERITAGE MONTH BEGINS	16
17 CARBON MONOXIDE AWARENESS DAY	18	19	20	21	22	23 FALL BEGINS
24	25	26	27	28	29	30

# MAKE THE RIGHT PICK.

Trying to find the best insurance for you can be scary. This Halloween season, the insurance process doesn't have to be a maze with these tips:

- **Health:** Make sure your doctor and health facility are in-network with your health plan. Contact your health insurance company for a list of in-network providers.
- **Auto:** For the most coverage for your vehicle, explore getting comprehensive and collision auto insurance.
- **Homeowners:** Homeowners insurance covers damages from events such as fire, burglary, tornadoes, damaged roof, burst pipes, and more.
- **Life:** Selecting the correct type of life insurance policy can be intimidating, so meet with an agent to see which options best suit you before buying a policy.
- **Flood:** You do not have to be in a high-risk flood zone to purchase flood insurance. Visit [floodsmart.gov](https://www.floodsmart.gov) for more information.
- **Get quotes from multiple companies.** This helps you get a good deal and protects you from becoming a victim of high-pressure sales tactics.
- **Look up complaint data of insurance companies at [tn.gov/insurance](https://www.tn.gov/insurance).**
- **If you don't understand something in your policy, you can contact your agent or call TDCI at (615) 741-2218.**



# October 2023



October is Down Syndrome Awareness Month  
and Breast Cancer Awareness Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9 COLUMBUS DAY NATIONAL FIRE PREVENTION WEEK BEGINS	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26 NATIONAL TENNESSEE DAY	27	28 NATIONAL FIRST RESPONDERS DAY
29	30	31 HALLOWEEN	1	2	3	4

# BE SMART ABOUT HEALTH INSURANCE.

Health insurance can help your family financially during medical visits and procedures. As open enrollment for health insurance begins this month, here are some things you should know when selecting a health insurance plan:

- Typically, health insurance covers preventative care, such as annual physicals and vaccinations. It also generally covers maternity and well-baby care, pediatric care, prescriptions, and laboratory work.
- There are several types of health insurance. Make sure you understand if your services will be covered if you choose a doctor who is out-of-network. Visits from in-network providers will help keep costs down.
- Generally, you pay a copay or a percentage of the service costs until you hit your deductible. When you reach your deductible, the insurance company will pay either all or a percentage of the remaining medical costs that year.
- Children and young adults can stay covered by their parents' health insurance policy until they turn 26 years old.
- Understand the No Surprises Act. Under federal law, medical providers and facilities cannot charge you out-of-network rates if you did not previously understand that the provider or facility was not in-network. If you receive a surprise bill, contact TDCI at (615) 741-2218.
- If you have questions about your plan, contact the health insurance company by visiting their website or calling the number on the back of your health insurance card.





# November 2023



November is National Native American Heritage Month and National Gratitude Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5 <b>FALL BACK!</b> <i>Set your clocks back one hour and change the batteries in your smoke alarms and carbon monoxide detectors.</i>	6	7 <b>ELECTION DAY</b>	8	9	10 <i>State Offices Closed (Veterans Day Observed)</i>	11 <b>VETERANS DAY</b>
12	13	14	15	16	17	18
19	20	21	22	23 <b>THANKSGIVING DAY</b> <i>State Offices Closed</i>	24 <i>State Offices Closed</i>	25
26	27	28	29	30	1	2

# STAY WARM AND SAFE.

House fires are most common in the winter months. Stay safe this holiday season with these fire safety tips:

- Make a fire escape plan, including two exits from the home. Be sure everyone in the home knows where to meet outside in case of a fire.
- Ensure smoke alarms are installed throughout your home and replace the batteries twice a year. Keep bedroom doors closed while you sleep.
- According to the National Fire Protection Association, half of all home fires start in the kitchen. Keep flammable items away from the stove and make sure the oven and stove are turned off when you're done cooking.
- Dryers can also be a cause of home fires. Be sure to clean the lint off your dryer vent after each use.
- Be prepared for the worst. Keep a home inventory of furniture, appliances, and other belongings in case you need to file a claim. You can take pictures of every room in your home and keep them on your phone, or download the free NAIC Home Inventory App to help organize your belongings.
- Most homeowners insurance policies cover a place to stay while your home is being repaired. Contact your agent to learn more.
- For more fire safety tips, visit [tn.gov/commerce/fire-prevention.html](https://www.tn.gov/commerce/fire-prevention.html).



# December 2023



December is National Human Rights Month  
and Learn a Foreign Language Month

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21 WINTER BEGINS	22 <i>State Offices Closed (Christmas Observed)</i>	23
24 CHRISTMAS EVE	25 CHRISTMAS DAY <i>State Offices Closed</i>	26	27	28	29 <i>State Offices Closed (New Years Eve Observed)</i>	30
31 NEW YEAR'S EVE	1	2	3	4	5	6



**500 James Robertson Parkway | Nashville, Tennessee 37243**  
**(615) 741-2218 | [tn.gov/insurance](https://tn.gov/insurance)**

 [tn.gov/insurance](https://tn.gov/insurance)

 [/TennesseeCommerceAndInsurance](https://www.facebook.com/TennesseeCommerceAndInsurance)

 [/TNCommerceInsur](https://twitter.com/TNCommerceInsur)

 [@tncommerceinsur](https://www.instagram.com/tncommerceinsur)

 [@TDCI](https://www.tiktok.com/@TDCI)



Department of Commerce and Insurance  
Authorization No. 335606, 15,600 copies, December, 2022  
This public document was promulgated at a cost of \$0.79 per copy.