

## Filing Insurance Claims

If you experience damage to your home or property because of a flood, fire or earthquake, follow these steps to file an insurance claim.

**Call your insurance agent as soon as possible to report the damage** even if you don't think you are covered. If the area you live in is a Presidentially declared disaster area you must file an insurance claim on your personal and real property damages to be eligible for Federal Emergency Management Agency funds. You will need to give your name, address, policy number, and the date and time of the loss. The sooner you talk to an agent, the sooner your claim will be filed and an adjuster will look at your property. It's important to follow up on your call with a letter detailing the problem. Be sure to keep a copy of the letter for your records.

If it is safe to enter your home, **begin to cleanup and salvage** what you can as soon as possible. Be sure to protect your property from further damage by making temporary repairs. Don't wait for an adjuster to inspect the damage, it may be several days before an adjuster is available. But do **take pictures of everything before you begin your work and keep all damaged materials for proof of loss.**

**Make a list of damaged articles**, and provide any other information the adjuster requests to process your claim. Keep a copy of all documentation you provide to the insurance company.

### Keep accurate records:

- \* Keep receipts and make a list of all cleaning and repair bills, including materials, cost of rental equipment and depreciation of purchase equipment.
- \* If your home is uninhabitable and you must find a temporary place to stay, save all receipts relating to your lodging, food, and car rental.
- \* Make a list of all actual losses, including furniture, appliances, clothing, paintings, artifacts, food and equipment, regardless of your intent to replace the objects. Try to document the value of each object lost. Written and videotaped household inventories, bills of sale, canceled checks, charge account records and insurance evaluations are good evidence. If you do not have such records, estimate the value and give purchase place and date of purchase.

If you have to be away from your home, **leave a phone number where you can be reached** if the adjuster arrives while you are away. The adjuster will assess the damages to your home and personal property. You will be required to sign a proof of loss statement. If you find additional damage after the adjuster's assessment you can add these to your claim.

**Hire only reputable and well-established licensed contractors** to repair your damaged property. Ask your friends and neighbors for the names of recommended contractors. Get at least two quotes before you agree to have a contractor make repairs on your home.

**Don't be in a hurry to settle your claim.** Often, people are so anxious to have their home restored after a disaster, they sign off on a settlement before damages are fully discovered or repair costs fully understood. Do not settle your claim until:

- \* A thorough inspection of the property has been completed by an insurance adjuster and repair contractor.
- \* Estimates for all damages have been prepared and you fully understand them. You, your insurance adjuster and contractor should agree on needed repairs and estimates.
- \* Advance insurance payments have been calculated, deductibles have been applied and you know the total amount of your settlement.
- \* You have identified damaged items you are keeping and agree with salvage deductions.
- \* You have identified any items that won't be repaired, but for which you will be paid an "appearance loss."
- \* You and your contractor understand any time limits for repairs, as required by the insurance company.

Review the settlement steps outlined in your policy. If you're dissatisfied with the proposed settlement offer, explain your position. If there's a significant difference between what the insurance company offers and what you believe you're entitled to, you may wish to submit the dispute to arbitration. Some policies impose time limits such as three, six or nine months. Other policies pay the difference between normal living expenses and cost of living elsewhere. Read your policy and be sure you are getting what you are entitled to.

(Sources: *Insurance Coverage and Making a Claim*, University of Wisconsin Cooperative Extension, Wisconsin Division of Emergency Government, Wisconsin Office of the Insurance Commissioner, North Carolina Cooperative Extension Service, and *Filing Insurance Claims*, Clemson University Extension.)