

Insurance Steps

1. Find a copy of your policy. Your agent can provide one if needed. Carefully read your policy. Know the deadlines for giving your insurance company notice of loss.
2. Think about all insurance policies that might cover a loss. This includes property, car, and health.
3. Look at your policy. Find the address where you send a written notice. Give your insurance company written notice of loss. It is a good idea to call the company immediately. Be sure to follow up with a written notice. The written notice is a MUST.
4. Take photos and videos of the property damage, if possible, before making repairs.
5. Make a list of damaged or lost items. Ask your insurance agent about any specific required forms.
6. Keep receipts for any expenses to repair your property. Keep receipts for any extra living costs, such as hotels and meals, away from home.
7. Give your insurance company a list of all expenses. Find out if you need approval before spending any money or signing any contracts. Your insurance company may have a list of preferred contractors. Ask them for it.
8. Check your insurance policy for deadlines or special requirements. You must follow all the rules listed in your policy as much as possible. For example, flood insurance has different rules. Proof of loss for flood insurance must be submitted within 60 days, unless the deadline is extended.
9. Send proof and other papers the policy requires to obtain coverage and payments from the insurance company. This includes photos and receipts.
10. Request partial or advance payments from your insurance company as needed.
11. Keep notes whenever you talk to your insurance company, agent, or broker. This includes the dates and times and the people in the conversation.
12. Keep copies of all letters, emails, etc. that you send to your insurance company or agent.
13. Review checks, payments, letters, emails, etc. from your insurance company. Make sure there is no language releasing or giving up any claims against the contractor. Discuss with your agent if you are in doubt.
14. Follow up with your insurance company about your claim.
15. Get legal help if you believe you are being treated unfairly.