

## **CHECKLIST FOR INDIVIDUALS FILING INSURANCE CLAIMS**

### **How to File an Insurance Claim**

You likely have multiple insurance policies with different insurance companies – e.g. **homeowner’s, renter’s, fire, hurricane, automobile, umbrella**, or others. For each type of insurance you will need to:

1. Call the insurance company or insurance agent to file a claim.
  - If you do not know which insurance company issued your policy, check your credit card statement or bank statement. If you do not have these documents, you can call your financial institution or credit card company to see if they will assist.
  - If you do not have a copy of the insurance policy and/or policy number, ask the insurance agent or insurance adjuster assigned to your claim.
2. Ensure your insurance premium is paid and up-to date.
3. Review your insurance policy for coverage, deductible, and additional living expenses (ALE). Start with the “declarations page.”
  - **Coverage** – What types of losses and expenses your insurance policy will pay or reimburse you for. Also look for **exclusions** for specific items and situations that the insurance policy will not cover.
  - **Deductible** – How much money you must spend before the insurance company begins to make payments to you. You will need to provide proof of payment.
  - **Additional living expenses (ALE) and Loss of Use** – Some policies may cover temporary rent, pet boarding, gas and mileage, food and other expenses you have to cover because you’ve lost the use of your home. Save all receipts.
  - **Homeowner’s and Renter’s policies** – May cover damage to personal property and temporary relocation expenses.
  - **Fire, Hurricane, and Umbrella policies** – Check what these policies cover and exclude carefully, especially if you have more than one of these types of policies.
4. Gather documents and evidence of your property and its value BEFORE the fire.
  - **Homes** – Describe your home and its contents - how many rooms, what kind of finishes, what kind of windows, etc.? Documents and evidence might include:
    - Purchase documents and deed;
    - Photos prior to the fire;
    - Copies of any appraisals;
    - Professional drawings, detailed descriptions, renderings, and/or photos – ask architects, engineers, designers, other contractors/ vendors or AOA/OAHOA for copies; and
    - Receipts, invoices, canceled checks or credit card statements – ask vendors or contractors who performed maintenance, renovation, repair, or construction, or any financial institution that loaned money for the work.

- **Auto** – Lost or damaged personal property left in an automobile is normally not covered under automobile insurance. Identify make, model, color, year, VIN number, license. Documents and evidence might include:
    - Photos prior to fire
    - DMV registrations, emissions checks, copies of title;
    - Receipts, invoices, canceled checks or credit card statements – ask vendors or contractors who performed maintenance, repair, installation, or any financial institution that loaned money for the work or parts.
  - **Property** (may include with homeowners/renters policies) – list and describe items and their value (e.g. appliances, furniture, tools, equipment, devices, jewelry, artwork, clothing).
    - Photos prior to fire;
    - Special government licenses – e.g. firearms, boats;
    - Copies of any appraisals; and
    - Receipts, invoices, canceled checks or credit card statements – ask vendors or contractors who performed maintenance, repair, or other work, or any financial institution that loaned money for the property.
5. Gather documents and evidence of your property and its value AFTER the fire.
- Once safe and approved by emergency management, examine property to determine if it is a total loss or partial loss. List and document all findings.
    - Photograph the loss and/or damage to property and contents from many angles. The more photographs the better to show the loss or damage.
    - Beware hidden damage, even if your home/vehicle/property does not appear damaged but was near a fire (e.g., water, smoke, ash, mold, air quality, ducts). **Ask insurance company to conduct or pay for proper inspections by licensed professionals.**

### **What to expect after you file a claim.**

Upon filing a claim, you will receive a claim number that you can use to check on your claim status. Save this number. You will also be assigned an **adjustor** who represents the insurance company in communicating with you and reviewing information you provide.

It may take some time to gather all the information requested by the insurance company. As you go, it is important that you:

1. Start and **maintain a file** on your claim, including all documents provided to the insurance company.
2. Respond to your adjustor as quickly as possible, and **be persistent** in getting a response. **Document** all phone calls and retain all correspondence between you and the insurance company.
3. Document any and all payments you receive from your insurance company, and get receipts for what you spend the money on.

4. **Do not rush to settle your claim or agree to a quick settlement.**
  - Review your insurance policies in detail.
  - Develop a detailed **scope of loss** for your home.
  - Research the fair market value (FMV) of your car and any other property.
5. **Do not sign releases or waivers of any kind until you know your rights.** Ask the claims adjuster the reason why you need to sign a release or waiver.
6. **Continue to pursue other sources of aid.**
  - It can take months or years to settle an insurance claim
  - Keep records of all money and assistance you receive, and how it was used. Insurers and aid agencies may want to check that losses are not double-covered.

This checklist was prepared using information voluntarily contributed by the following law firms who are members of the Employment Law Alliance: Baker Donelson Bearman Caldwell & Berkowitz (Louisiana); Dinsmore & Shohl LLP (Ohio); Gray Robinson, P.A. (Florida); Gunster (Florida); Ice Miller LLP (Indiana); Lathrop GPM LLP (Missouri); Lewis Roca (Arizona); Pizarro & Gonzalez (Puerto Rico); Reed Smith (Virginia).

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