

10 tips for filing an insurance claim effectively

As Hurricane Irene approached last week, several groups released tips on how to file claims effectively. The Consumer Federation of America, a consortium of more than 300 consumer interest groups and United Policyholders, a non-profit in San Francisco, Calif. funded by the Rockefeller Foundation and others, suggested policyholders with claims:

Be prompt in filing the claim and responding to information requested by the insurer. If there is a request you think is unreasonable, say so quickly and in writing.

Write down the claim number as soon as you file it and post it somewhere prominent in your home and office. You'll need it every time you discuss the claim with the insurer.

Start a notebook to document every communication you have with your insurer, including the date, time and a summary of the conversation, and to keep track of the status of your claim. As part of creating this paper trail, confirm any communication or promises made in person or by phone with a short follow-up email or letter. Take notes on any improper conduct by the insurer or the company's adjuster, which may help you negotiate a settlement.

Find out the name of the insurance company's staff adjuster assigned to your claim and write it down, the Consumer Federation said in a statement. An insurer will typically send an independent adjuster, or hired contractor, to your home to estimate damage. That hired adjuster may not be authorized to make claims decisions and payment on behalf of the insurer and you may need to follow up with the company employee making those decisions.

Be proactive in providing the insurance company proof of damage and asking for claims payments required. "Don't wait for them to tell you how much they owe you," United Policyholders advised.

Be polite, accurate and avoid spelling and grammar errors in your correspondence with the company.

"Don't use your insurance company as an outlet to vent frustrations and emotions related to the original cause of your loss," suggested the group. Avoid saying or writing anything that could make you seem uncooperative.

Consult an attorney before signing confidentiality or non-disclosure agreements as they may reduce your ability to obtain the full benefits of your policy.

Get out an inventory and photos of your possessions or if you don't have them, list them out quickly and

find family or holiday photos that might include some of the main possessions that were damaged, the Consumer Federation recommended.

Obtain repair estimates from trusted local contractors to help you when you're speaking with the insurance adjuster. Keep receipts from any emergency repairs you make to prevent further damage and temporary housing costs that could be reimbursed under "additional living expense" coverage.

Keep track of the time and money you're spending on preparing the claim itself. Business policies often cover "claim preparation" costs but homeowners can also negotiate to get the costs covered under the additional living expenses or similar coverage, according to United Policyholders. "The insurance claim process after a large loss can be a full time job. Countless hours...answering questions, making phone calls and dealing with paperwork. If you're self-employed, this means you'll lose income" and you may need to hire a professional to help with the claim, the group wrote.