

[Survivors Speak: Things I Wish I Had Known](#)

Part of the [“Survivors Speak” Tip Series](#)

Tips from a recovered fire survivor insured with USAA

- Do not be in a rush to settle early.
- Make sure you clearly understand and document your repair/rebuilding/replacement costs with factual evidence.
- Do not be afraid to go up the supervisory chain of the insurance company. We ended up three layers higher than the adjuster before we found a sane person. This was key to completing the settlement.
- Try not to be emotional; negotiation is only a business deal.
- Do not expect to be given back your life or made whole in the settlement. Again, it is only a business negotiation for the largest sum of money.
- Try not to alienate anyone; everyone is playing his or her role in the process.
- If unhappy with the way a negotiation session is going, end it and reschedule.
- If you are comfortable and trust your general contractor completely, include him or her in the negotiation. We have been very fortunate to have a contractor of the highest integrity and included him through the entire process.
- Use the Internet to gather personal property cost data and enter into a spreadsheet with irrefutable details.
- Know your insurance policy better than the insurer. I found a few additional insured items that provided additional thousands of dollars.
- Conduct negotiation sessions in your home so you have the advantage, never in the business office of the insurance company.
- If construction costs have gone up, document this in whatever articles you can find.

(William Craig, San Diego, CA)