

[Top 10 Insurance Claim Tips](#)

1. Be pro-active in the claim process and keep good notes. Make sure you maintain a paper trail.
2. Focus on calculating the total value of your damaged or destroyed property and understanding the maximum insurance benefits that are available to you.
3. Think of your insurance claim as a business negotiation—you're dealing with a profit-oriented company and your goal is to restore your assets.
4. Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend and don't be a pushover.
5. Document and support your claim with proof, details and estimates.
6. Present clear requests in writing that explain what you need, when you need it, and why you're entitled to it.
7. Don't pad or exaggerate your claim.
8. Don't sign legal documents without consulting with a qualified attorney.
9. Try to resolve problems informally but complain in writing. Go up the chain of command and/or use government agency help when necessary.
10. Get specialized professional help when you need it. Start in the "[Find Help](#)" section of [our website](#).