

## Top 20 Insurance Recovery Tips

- Insurance is a vehicle to get you back where you were before a loss, but it won't drive itself...you need to be *pro-active* in the claim process.
- Recovering from a large loss is a marathon, not a sprint. Pace yourself.
- You're not on a level playing field when you're dealing with an insurance claim while recovering from a traumatic loss.
- You're not alone. Take advantage of the free help and info UP and our Disaster Survivor Support Network have to offer.
- Communicate and share information with others. There's strength in numbers.
- Think of your insurance claim as a business negotiation. You're not dealing with your "good neighbor"—you're dealing with a for-profit company.
- Give your insurance company a chance to do the right thing, but don't mistake a friendly adjuster for a friend.
- Remember that adjusters are trained to gain your trust but strictly limit payouts.
- You may have to deal with multiple adjusters; some may have very little expertise in estimating losses and/or the laws and regulations in your state.
- Use a *politely assertive* tone when communicating with adjusters and higher-ups at the insurance company.
- Document and support your claim with proof, details and estimates to repair and replace everything that was damaged or destroyed.
- Present clear requests in *writing* that explain *what* you need, *when* you need it, and *why* you're entitled to it.
- Don't pad your claim or exaggerate your losses.
- Don't be rushed or pressured into signing checks, releases, waivers or contracts.
- Don't sign legal documents without consulting with a qualified attorney.
- Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
- Get specialized professional help when you need it, start in the "Find Help" section of [our website](#).
- Check references and licenses before hiring clean-up, construction or claim help.
- Yes it is unfair for insurers to sell peace of mind then become your adversary when large dollars

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/claim-guidance-publications/top-20-insurance-recovery-tips/> Date: April 12, 2024

are at stake, but that's the reality we're working to change.

- Email us with any questions that come up along the way, and please stay in touch with us on both problems and progress at: [info@uphelp.org](mailto:info@uphelp.org).