Help with Sandy insurance claims — via phone

CBS News

People whose homes or businesses were battered by superstorm Sandy have a potentially useful ally in filing insurance claims: their smartphone. Can't find your policy number, deductible information or other insurance data needed to make a claim? Use your phone to access a carrier's website and see if you can obtain it directly. And the camera can be invaluable in snapping pictures to document the damage. Beyond these more prosaic uses, Heidi Wellman, a claims adjuster with the Pevear Insurance Agency in Wellesley, Mass., says smartphone users can download a number of applications that will come in handy in filing a claim. Before we proceed, however, a word of warning. Some technology touted as making life easier in dealing with insurance companies is, in fact, far more useful to insurers than to the insured. For instance, apps to create an inventory of home belongings are typically intended to be used before damage happens, while software intended for claims adjusters and other insurance professionals will be of little or no use to homeowners. Following are some things to keep in mind in using your phone to file an insurance claim. Document damages Some apps, like MyHome Scr.APP.book from the National Association of Insurance Commissioners, let you record inventory lists, with pictures, of your home's belongings. Although intended to be used before damage is done, you could still record what was lost and then do a full inventory later on, when things are more back to normal. At the very least, take photos of the damage and save them to your smartphone. Be thorough in capturing images of whatever you might claim, as it's easy to delete pictures after the fact. It's of course important to take a picture of, say, the part of the roof where the shingles were ripped off by Sandy's powerful winds. But if the power's been out for days and your fridge is full of spoiled food, also remove the contents and take a single picture for visual proof that the once-frozen roast, along with everything else, is gone for good. In addition, it's advisable to create separate folders for the different kind of damaged a property sustained — whether to the house, car, driveway or other structures — and file the associated pictures. That will save time later on when you file the claim. Label the photos in such a way that others can tell what they are. Get estimates for repairs There's a good chance that your insurance company, along with dispatching a claims adjuster to inspect the damage to your property, will want to see repair estimates. Get something in writing from the carpenters, plumbers, auto-body shop or other service people that will

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be working on your home. Then take a picture — with the flash — of every page. As you did in documenting the property damage, file the pictures of the repair estimates in the appropriate folders, so all the information is together. Filing claims Many insurance carriers have their own claims apps for consumers. Go to either the Apple App Store or Google Play Store and search for the carrier's name, and then download and install the tools. See what the app allows you to do. Ideally, they'll allow you to store damage lists and repair estimates. But if the app is clumsy to use, at least get the email address of the person who will handle your claim and send over the information. Follow up Once you've filed a claim, you'll want to follow up with the insurance company and stay on top of the process. That means knowing when a claims adjuster is expected to come by and when payment will be sent. The app may let you submit an email address for regular updates, but still plan on calling the carrier to keep on top of things. Finally, remember to save all correspondence from the insurance company. If you find yourself in a dispute, you'll need thorough records.

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