

Tenacious P(olicyholder)

Listing and valuing damaged or stolen property and negotiating a settlement with your insurer can cost you a lot of time and money. But unless it's a business loss, you'll have to be tenacious to get your insurer to reimburse you for expenses related to documenting (preparing) your claim.

The insurance claim process after a large loss can be a full-time job. Countless hours at the loss site, answering questions, making phone calls, and dealing with paperwork. If you're self-employed, this means you'll lose income. Time is money. You may need to pay for [professional help...](#) an estimator, air quality tester, accountant, public adjuster, or an attorney.

Business policies often specifically cover "claim preparation" expenses. If your claim is personal, you'll have to negotiate with the insurance company adjuster to get these expenses covered. Depending on the wording of your policy, you may be able to get them reimbursed under "Additional Living Expense" or a similar type of coverage for extra expenses that are incurred due to a loss. Make sure to keep good records and present a clear request in writing that outlines the time and money spent preparing your claim.

For more detailed tips, read our newest addition to the UP Claim Help Library: [Reimbursement for claim preparation expenses.](#)