

HOW TO COMMUNICATE WITH YOUR INSURANCE COMPANY:

How you communicate with your insurance company makes a world of difference in the amount of benefits you collect and how fast you collect them.

- ✓ Document every communication with your insurance company in a notebook or diary so you can keep track of the status of your claim. If you need to reference a prior promise or misgiving, it pays to have it in writing.
- ✓ Create a paper trail. Confirm representations and promises made in person or over the phone by insurance company personnel by sending them a short follow-up e-mail or letter.
- ✓ Use good grammar, punctuation and capitalization. Promptly respond to letters and requests. If you believe a request is unreasonable, say so in writing.
- ✓ Be proactive: Give your insurance company proof of your losses and ask for the dollar amounts you are entitled to. Don't wait for them to tell you how much they owe you.

- ✓ Don't mistake a friendly claim adjuster for a friend. Remember you're in a business negotiation. Keep it professional.
- ✓ Don't use your insurance company as an outlet to vent frustrations and emotions related to the cause of your loss.
- ✓ Remember that everything you write and say may be noted in the insurance company's records. Even if you're frustrated, avoid saying or writing things that will make you seem uncooperative or the cause of delays or problems.
- ✓ Don't sign a confidentiality or non-disclosure agreement without consulting with an attorney. Agreeing to an overly broad or premature non-disclosure agreement can significantly reduce your leverage and ability to obtain full policy benefits.

Attitude is Everything: Be Polite, Be Prompt, Be Persistent

TORT TRIAL
& INSURANCE
PRACTICE 

DISASTER PREPAREDNESS

PROPERTY INSURANCE
LAW COMMITTEE


Defending Liberty
Pursuing Justice


United Policyholders.
Empowering the Insured



FIRST STEPS AFTER A DISASTER:

A public service announcement from the American Bar Association, United Policyholders, and American Red Cross

- ✓ Take care of your family's immediate needs first.
- ✓ Finding temporary housing is a priority. Your insurance company should help you find a place.
- ✓ Start a claim diary. Take notes on: who you talked to, the number you called, date and time, and what was said. Keep all paperwork organized.
- ✓ Talk with your insurance adjuster regarding cash advances for living expenses and replacing personal property.
- ✓ Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed by your insurance.

- ✓ Request a complete and current copy of your insurance policy. Flood and earthquakes are not covered by your home policy.
- ✓ Take photos of your property before any cleanup is done.
- ✓ Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- ✓ If it is a declared disaster register with FEMA immediately.
- ✓ Visit your local Disaster Recovery Center (usually set up by FEMA and local government) to see what resources are available.

THE INSURANCE CLAIM PROCESS:

Use this information in conjunction with The Disaster Recovery Handbook and Household Inventory Guide. Request your copy at: www.uphelp.org

- ✓ Learn what your policy entitles you to receive. Make a "working copy" of your policy and circle all dollar amounts and additional coverage amounts.
- ✓ Present your requests clearly and in writing to your insurance adjuster, even if they respond by phone. Explain what you need, when you need it, and why you are entitled to it.

- ✓ Support your claim with proof, details, and estimates.
- ✓ Obtain multiple bids and verify references for builders.
- ✓ Start building your contents list. A sample inventory is available at www.uphelp.org/samples
- ✓ Value your losses.
- ✓ Use available resources – your state Department of Insurance, the Better Business Bureau.
- ✓ Don't sign legal documents without consulting a qualified attorney. Get copies of ALL paperwork you do sign.
- ✓ Get specialized help if needed.

The ABA provides legal services after declared disasters. See:
www.americanbar.org/groups/young_lawyers/disaster_legal_services.html