



Six Steps in Making an Insurance Claim



- 1 Contact your insurance agent immediately.
- 2 Carefully document your losses.
- 3 Protect your property from further damage or theft.
- 4 Working with your adjustor.
- 5 Settling your claim.
- 6 Repairing your home.

■ This publication was written by Regina Fegan and Michael T. Olexa, Food and Resource Economics Department, University of Florida.

■ This document, IFAS publication DH0431, was published June 1998, revised May 2003. It is part of The Disaster Handbook, a component of the Comprehensive Disaster Preparedness and Recovery Education Module; General editor: Carol J. Lehtola, Agricultural and Biological Engineering Department, Institute of Food and Agricultural Sciences, University of Florida, Gainesville, Florida 32611.

For information about products and ordering, please visit:
<<http://disaster.ifas.ufl.edu>>.
UF/IFAS Extension publications are available at the EDIS Web site:
<<http://edis.ifas.ufl.edu>>.

■ The Institute of Food and Agricultural Sciences is an equal opportunity / affirmative action employer authorized to provide research, educational information, and other services only to individuals and institutions that function without regard to race, color, sex, age, handicap, or national origin. For information on obtaining other extension publications, contact your county Cooperative Extension Service office. Florida Cooperative Extension Service / Institute of Food and Agricultural Sciences / University of Florida / Christine Taylor Waddill, Dean.

Step One: Contact Your Agent Immediately

- Give your name, address, policy number, and the date and time of your loss.
- Make sure to tell them where you can be reached, especially if you are unable to stay in your home.
- Follow up the call with a letter detailing the problem. Keep a copy of the letter.
- Your insurance agent will arrange for an adjustor to visit your property and assess the damage. Be sure the adjustor is properly licensed. You can call the Insurance Consumer Help Line, toll-free, at 1-800-342-2762.

Step Two: Carefully Document Your Losses

Safety First! Before entering a building, check for structural damage. Don't go in if there is any chance of the building collapsing. Be careful walking around. Upon entering the building, do not use open flames, since gas may be trapped inside. Instead, use your flashlight to light your way. Keep power off until an electrician has inspected your system for safety.

- Make a detailed list of lost or damaged property.
- Videotape or photograph damaged property before beginning any repairs.

- Do not throw away damaged property without your adjustor's approval.
- Try to document the value of each object lost. Bills of sale, canceled checks, charge account records, and insurance evaluations are good evidence. If you have no such records, estimate the value, and give purchase place and date of purchase. Include this information with your list.
- List cleaning and repair bills, including materials, cost of rental equipment, and depreciation of purchased equipment.
- A list of any additional living expenses you incur if your home is so severely damaged that you have to find other accommodations while repairs are being made, including motel and restaurant bills, home rental or car rental.

Step Three: Protect Your Property from Further Damage or Theft

- Patch roofs temporarily. Cover broken windows with boards or plastic.
- If household furnishings are exposed to weather, move them to a safe location for storage.
- Remember the documentation from Step 2! Save receipts for what you spend and submit them to your insurance company for reimbursement.
- If your home has been flooded, protect your family's health by cleaning up your house right away. Floodwaters pick up sewage and chemicals from roads, farms and factories. Throw out foods and medicines that may have come into contact with floodwater. Dry out water-damaged furnishings and clothing as soon as possible to prevent fading and deterioration. You may wish to take some items to a reliable dry cleaner.

Step Four: Working with Your Adjustor

- Your insurance agent will arrange for an adjustor to visit your property and assess the damage. Be sure the adjustor is properly licensed. You can call the Insurance Consumer Help Line, toll-free, at 1-800-342-2762.
- Be sure that you or a trusted advisor is present when the adjustor visits the site.
- Work with the adjustor. It is their job to assist you and review your claim. The adjustor will inspect your list of lost or

damaged property. The adjustor will work with you to calculate the value of the items on the list and prepare a repair estimate of damage to the property.

- You and your adjustor need to come to an agreement as to the scope of damage, which is an agreement as to *what* needs to be repaired or replaced without a dollar amount.
- Make sure you know what needs to be done to follow up on this agreement and why. If you do not, ask the adjustor for instructions in writing.

Step Five: Settling Your Claim

- You may settle personal property and structural claims at separate times, although your adjustor may suggest that you file the claims together. Filing separately allows you to take the time needed to determine the full extent of your losses.
- Don't be in a hurry to settle your claim. Although you may want to have your damage claim settled as quickly as possible, it is sometimes advisable to wait until all the damage has been discovered. Damages overlooked in an early estimate may become apparent later. If you are dissatisfied with the settlement offer, talk things over with your agent and adjustor.
- If you and your adjustor cannot reach a settlement, you may obtain mediation through the state Department of Insurance. Mediation is an informal process where a neutral third party tries to help the parties resolve the dispute. Call the Insurance Consumer Help Line, toll-free, at 1-800-342-2762 for information.

Step Six: Repairing Your Home

- You or your insurance company may contract for the repair of your home. See if the contractor holds a proper license by contacting your state Department of Business and Professional Regulation.
- Contact the reputable licensed and insured firm to have your damage repaired. Beware of door-to-door sellers. Sometimes undependable workers enter a damaged area, make cheap repairs, and leave before the residents discover that the repairs are inadequate. If your local contractor cannot do the work, ask them to recommend someone.

- Get a written estimate that includes any oral promises the contractor made. But remember to ask if there's a charge for an estimate before allowing anyone into your home.
- Your insurance company may initially pay you a sum equal to the actual cash value, unless you request minimal repairs. The company will withhold the balance of the full replacement cost until after you complete the repairs.

Sources for This Publication

Tips on Handling Your Flood Insurance Claim.

Federal Emergency Management Agency (FEMA). Access on the Web at: <<http://www.fema.gov/nfip/tips.htm>>

Insuring Your Home: A Guide for Consumers.

Florida Department of Insurance. Access on the Web at: <<http://www.fldfs.com/Consumers/Guides/home2001.pdf>>

This publication is designed to provide accurate, current, and authoritative information on the subject. However, since the laws, regulations, administrative rulings, and court decisions on which it is based are subject to constant revision, portions of this publication could become outdated at any time. This publication is distributed with the understanding that the authors are not engaged in rendering legal advice or opinions, and the information contained herein should not be regarded, or relied upon, as a substitute for legal advice or opinion. For these reasons, the utilization of these materials by any person constitutes an agreement to hold harmless the authors, the Institute of Food and Agricultural Sciences and the University of Florida for any liability claims, damages or expenses that may be incurred by any person as a result of reference to or reliance on the information contained in this fact sheet.