

Tips for Dealing With Homeowners Insurance After You File A Claim

Evidence Is Key:

The key to winning the most in your insurance claim is the evidence you provide. The right evidence will allow you to provide proof of the source of the damage, the extent of the damage, and the cost of repairs.

When assessing the damage before you begin cleanup, take photographs and videos as evidence. The more photographs the better. One mistake homeowners make is that they often start to clean up the disaster – for example, they may vacuum up the pooling water, thinking that they are helping the situation. However, the insurance company needs detailed and documented proof of the disaster itself, so cleaning up without documenting the proper evidence can hurt your claim.

As you do begin clean up, it is best not to throw away damaged items, but rather set them aside for the adjuster to evaluate. Make a detailed and photographed inventory of your damaged possessions, including broken parts or malfunctioning equipment that may have led to water damage.

If you did call the city or the fire department or a plumber, keep detailed records and any receipts as part of your evidence.

Keep Records of Insurance Communications:

Keep detailed records of your conversations with the insurance company (the date and time of the call, the name of the person you talked with, a brief description of your conversation). Make copies of any letters, notifications, and other written documents you have received from (or sent to) the insurance company and make sure you keep all the emails you've exchanged. They are likely to be overwhelmed, so your record keeping may help your claim move more smoothly through the process.

Be sure you thoroughly understand your coverage, and keep great records of those communications in particular. The insurance may reimburse you if you are displaced from your home. If you are out of a bathroom, your home is 'unlivable' and you may be covered for lodging and living expenses. If you are out of a kitchen, you may be reimbursed for food if you have to eat out. Remember, the insurance company may not pay all of the costs for maintaining your normal standard of living. Ask specifically about a cap on the compensation amount allowed as it may be capped at 20% of your total coverage.

Find out the details of your coverage and keep a record of that communication. Then, keep receipts and records of everything you buy while displaced/living in temporary housing.

It Pays to Pay Attention:

If you call upon a restoration company, you will want to be very alert to exactly what they are doing on your behalf. Remember, they are using part of your benefits, so you want to be sure they are being used as you would desire. Sometimes they may gather a pile of clothing that includes T-shirts, etc. and you really do not need them to charge your insurance company with cleaning a T-shirt.

It can feel wonderful to use a vendor or organization that bills your insurance company directly and saves you the out-of-pocket expense. However, you will want to closely monitor their charges and assure that you are only paying for services you approved.

It pays to pay attention and use those insurance benefits in the ways that help you the most.

Not a Time to Be Meek:

Your neighborhood insurance agent can, and likely will, be a great help to you. However, you can't be passive when dealing with insurance. Keep records, ask questions and ask again if you are not certain about the answer you are receiving. The facts are that the insurance company is looking out for their best interests, trying to offer you the lowest amount possible for your claim.