

After a natural disaster, most homeowners depend on their homeowner’s insurance policies to help restore their homes and lives to normal. Our mission at (Name of institution) is to ensure that disaster--‐ impacted communities recover in a prompt, efficient and predictable way. Below are helpful tips to consider when working with your insurance companies:

1. **Keep calm and patient.**

This is very hard for someone that just lost everything. However, Agents are trying to help as best as they can and yelling and screaming will not help.

1. **Be as detailed as possible.**

If you lost some or all your personal property, most insurance companies require you list each item. This is easier said than done, as it is hard to remember everything you have ever purchased in your life. In describing items, listing as much detail as possible allows for a faster claim settlement because the insurance company doesn't need to come back and ask for more detailed information. For example don’t list your TV as a 55” TV; list it as a 55” Sony LPR TV--‐Cost $2,500.

1. **The first settlement is not always the final claim settlement.**

You can file a supplemental claim after you have already received money for your claim, if you later find more damage that you or the adjustor didn't find on the first inspection. You have 365 days after the initial claim is filed to file a supplemental claim.

1. **Get repair estimates from contractors immediately.**

Insurance companies are going to ask for estimates from contractors. Get estimates from two or contractors. With several estimates, if the adjuster comes back with a low number for the claim, you have additional estimates to support why you disagree with the initial claim amount.

1. **Keep all receipts for any funds spent on living supplies while you are waiting for your claim settlement**, such as food, hotel lodging, clothes, ect. VERY IMPORTANT: The typical insurance policy covers loss of use expense, so keeping track of all of your expenditures will help when calculating what financial loss you have suffered.