

Dos and Don'ts after a Property Insurance Loss

The following are suggestions for insureds that are intended to be helpful after a loss. This list is not intended to be exhaustive. Be sure to consult with a public adjuster and/or attorney at any time you feel uncomfortable. See also the publication "Interpreting Property Insurance Policies — A Layman's Guide" on this web site.

Do

- Assume the insurance adjuster is a human being
- Foster an attitude to **sell** your claim to the insurance company, right from the start.
- Notify the insurance company immediately that a loss has occurred
- Read your insurance policy.
- Consider hiring a public adjuster and/or attorney to advise you.
- Determine a preliminary estimate of the loss
- Take steps to protect the property from further loss.
- Take photos or videos of specific items damaged or ruined.
- Be present when the company adjuster views the property
- Start a diary, noting everything that happened and what was said.
- Organize a file for all information concerning the loss
- File proof of loss as soon as practical
- Diary proof of loss filing date
- Promptly and cheerfully comply with an examination under oath request.
- Consult with an attorney regarding any reservation of rights requests
- Consider requesting an appraisal where appropriate.
- Comply with an appraisal demand; seek advice from public adjuster and/or attorney.

If claim is denied, consult with an attorney.

If arson is suspected, consult with an attorney

Advise the mortgage company if your claim is denied so it can make a claim.

Don't

Antagonize the insurance company and its adjuster/agents.

Sign any releases

Destroy valuable evidence of third party fault

Frustrate the company in pursuit of its subrogation rights

Take a polygraph examination without counsel

Give sworn statements only without counsel or when your emotions are out of control.

Delay in hiring your own expert to examine the site or measure damage

Alter the loss site (except to protect from further loss), without notifying the carrier.

Write threatening letters

Complain to a state insurance body if the body has little or no power to act.

Lie

Inflate your claim.

Sign a proof of loss without **carefully** reviewing any detailed contents schedules

Give anything less than your best estimate of value or condition of items damaged.

Be evasive or suspicious

Try to settle the claim by your self if arson is suspected. Hire an attorney.

Keep sloppy records of your reconstruction costs under a replacement cost policy

Go it alone — especially if the loss is large or unusual.