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PORTFOLIO: REAL ESTATE CONSUMER MANAGING AN INSURANCE CLAIM

How to Get What You Deserve from a Home Insurance Claim

Everyone needs home insurance, but no one wants to need to use it. But, sometimes bad things do happen. Storm damage can destroy a home. Sure, maybe it's just a tree crashing through your roof, but the wind and water damage will extend to many other parts of your home. Besides that, the craziest things can cause a house fire.

I heard of one situation where the homeowners were away when their mobile home caught on fire. It was parked close enough to their home to allow the flames to leap onto their roof. Before the neighbors saw the fire, called for help, and the firefighters put out the fire, their home was a total loss.

You may think it will never happen to you, but so did everyone who has had to make a substantial home insurance claim! These tips will help you manage the claims process if the unthinkable ever strikes.

Do a Home Inventory

Yes, you probably know you should have a home inventory, but you've been putting it off – probably for years. It's a pain in the neck, and anyway, nothing bad is going to happen to your house, right?

What you'll find if you ever do have a claim is that one of the first things the home insurance claim [adjuster will ask you for is an inventory](#) of what was lost. You're not going to remember everything, and you certainly won't know when you bought it and what the estimated value of it is.

Maybe the easiest way to create an inventory is just to stand in the middle of each room and take a 360-degree video of everything in it. Then, you can use the video to make a list of the items, purchase date, and value. If you're a receipt-keeper, lay them out on a table along with your list and take a video showing each one.

Once you have the inventory, make sure you keep it in a safe place outside of your home. There's nothing as disappointing as having an inventory, then realizing it was destroyed in the disaster. You can upload the video to a cloud service like Dropbox.

Contact Your Home Insurance Company Right Away

You may not feel like talking to anyone if you're standing in front of your home looking at the damage, but it's important to reach out to your insurance company to start a home insurance claim as quickly as



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you can. The company will assign an adjuster to work with you to evaluate the damage. If you don't have a way to document what you've lost, you may not get the coverage you need to replace or rebuild.

Verify the Identity of Everyone Who Contacts You

When the adjuster arrives, there's nothing wrong with asking them for their identification. That goes for contractors who may appear to start repairs. Unfortunately, there are unscrupulous people who will masquerade as your adjuster to see if there are valuables they could steal while you're upset, and your home may be vulnerable.

The same holds true for contractors who may appear at your home saying that the insurance company sent them. Very often, these people will look at the things that need repairs, ask for a cash down payment, and then disappear.

Document all Contact with the Home Insurance Agency

It's a good idea to keep track of all interaction you have with the insurance company. Note the date, time, and the name of the person you speak to. Using email is a great way to keep a record. For example, if the adjuster clears you to start making repairs, get that in writing, also.

Keeping a record helps you if there's ever a question. And, if the insurance company changes adjusters, you'll have the history to bring that person up to date.

Consider Hiring a Public Adjuster

You can hire a public adjuster to safeguard your interests. A public adjuster works for you, not the insurance company, and you could end up with a better settlement with another professional involved.

It's the same as in the real estate business. If you're buying a home, you don't want to work with the listing agent since they are working for the homeowner. Getting your own representation is just good business.

If you decide you'd like to investigate hiring a public adjuster, contact the [National Association of Public Insurance Adjusters](#). They have a membership list and can provide you with insight on the process. As with any professional you hire, make sure to get references, check the adjuster's experience, and if your state requires it, confirm that the adjuster has a license.

Final Thoughts

Your home insurance claim adjuster isn't out to get you. But, they are responsible for protecting the interests of the company. It's a business for them, and you need to treat a claim as a business transaction, also.



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