

Free Guide: Step by Step

HOW TO GET INSURANCE COMPANIES TO PAY

Properly Filing an Insurance Claim

1. Properly photo-document your loss
2. Use a moisture meter to identify all effected building material by water
 1. Don't breach any duties of your policy:
 - a. Sworn statement in proof of loss
 - b. Proper mitigation
 - c. Separate and protect undamaged property
 - d. Prompt notification of claim
 - e. Maintain accurate records and expenses.
 2. Inspect all building materials for decompression and delamination
 3. Words matter- Review your policy definitions.
 4. Flood, backups, and overflows are often used incorrectly to describe your loss.
 5. Mold, and code coverages require initial specific covered claims.
 6. Put it all together and present it to your insurance company adjuster.



Policyholder Advocates can help you put together your documentation package!

Did You Know a Settlement Double Check is an Option?

- When you think you might have been underpaid, your insurance company can always issue a supplemental payment when you substantiate your damages.
- Your insurance company says your claim isn't worth more than your deductible.
- Claim denials are not final. You have a right to challenge a denial and have it reviewed by a third party.
- You can get a settlement double check even if your claim is closed

**Contact Policyholder Advocates
to review claim details and give options.**

