

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.**



Myth Buster

Myths	Facts
A homeowner cannot reopen their claim.	Homeowners can reopen their insurance claims if the settlement is insufficient.
You have to call the insurance company first.	You can hire a public adjusters to assess your claim, notify your insurance company, negotiate with the insurance company and help maximize your settlement.
Homeowners can be singled out for an annual premium rate increase.	Rate increases must be approved by the Department of Insurance.
An insurance company can choose to not insure you based on where you live in your state.	It is illegal for insurance companies to discriminate or redline specific areas of your state.
You must use the insurance company's preferred contractor.	You have the right to choose your own contractor to perform repairs or renovations after a covered loss.
You shouldn't file a claim if the damage is minor.	Minor damage often leads to substantial settlements.
The insurance company will automatically pay the full claim amount.	There are many steps that need to be followed to receive maximum settlement for your claim.
Your insurance company will always act in your best interest.	Insurance companies have a vested interest in minimizing payouts to control costs and maintain profitability.
You must accept the first settlement offer.	You are not obligated to accept the first settlement offer. You may consider involving a public adjuster to assist.
Percentage deductibles are a good deal.	These are often misunderstood as they are a percentage of Coverage A and not a percentage of the claim.