



Top 20 Insurance Recovery Tips

Hurricane Recovery Tips...Because Education → Money

The following tips and links will help educate you so you get through the claims process with every dollar you are owed and without it feeling like a second disaster.

If a hurricane has damaged or destroyed your property and you have insurance, that's the good news. Generally speaking, insurance companies have the funds to cover the claims that are filed. But to collect what you're owed, you will need to learn some basic facts about large and total loss insurance claims. These facts apply regardless of whether you have a separate flood policy or are insured by a government-run insurance pool or association.

As you begin to pick up the pieces and get on the road to recovery, remember that insurance is a vehicle to get you back home, but it won't drive itself. The squeaky wheel gets paid. Now is the time to get a basic understanding of how your insurance policy is supposed to work for you, what problems you may encounter during the claim process, and what resources there are for getting help when you need it. Insurance policies are contracts and confusing ones at that, but there are laws to protect you from unfair practices. Let's get started.

First the good news:

- You're not alone, help is available and you will get through the recovery process.
- Some insurers and adjusters treat their customers better than others by paying what they owe reasonably promptly.
- By getting up to speed on some basic facts about the process of filing and getting paid on a large insurance claim, you'll significantly increase your odds of getting a fair and prompt settlement.

Now some not so good news:

- Large and total loss claims usually take more than a full year to get fully and fairly paid.
- Pace yourself. This is a marathon, not a sprint.
- Insurance companies are profit-oriented businesses – not charities or “good neighbors”.
- Don't confuse the ads they use to sell their products with reality. When it comes to dollars flowing back from them to you – it's all about **documentation, organization and negotiation.**
- Some insurers and adjusters will try to rush folks into fast settlements and close claims quickly without paying in full.

- There will be a lot of misinformation floating around about what's covered and what's not, and how much it should cost to repair damage.

Top 20 Insurance Recovery Tips

- 1) Insurance is a vehicle to get you back where you were before a loss, but it won't drive itself...you need to be *pro-active* in the claim process.
- 2) Recovering from a large loss is a marathon, not a sprint. Pace yourself.
- 3) You're not on a level playing field when you're dealing with an insurance claim while recovering from a traumatic loss.
- 4) You're not alone. Take advantage of the free help and info UP and our Disaster Survivor Support Network have to offer.
- 5) Communicate and share information with others. There's strength in numbers.
- 6) Think of your insurance claim as a business negotiation. You're not dealing with your "good neighbor"—you're dealing with a for-profit company.
- 7) Give your insurance company a chance to do the right thing, but don't mistake a friendly adjuster for a friend.
- 8) Remember that adjusters are trained to gain your trust but strictly limit payouts.
- 9) You may have to deal with multiple adjusters; some may have very little expertise in estimating losses and/or the laws and regulations in your state.
- 10) Use a *politely assertive* tone when communicating with adjusters and higher-ups at the insurance company.
- 11) Document and support your claim with proof, details and estimates to repair and replace everything that was damaged or destroyed.
- 12) Present clear requests *in writing* that explain *what* you need, *when* you need it, and *why* you're entitled to it.
- 13) Don't pad your claim or exaggerate your losses.
- 14) Don't be rushed or pressured into signing checks, releases, waivers or contracts.
- 15) Don't sign legal documents without consulting with a qualified attorney.
- 16) Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
- 17) Get specialized professional help when you need it, start in the "Find Help" section of www.uphelp.org.
- 18) Check references and licenses before hiring clean-up, construction or claim help.
- 19) Yes it is unfair for insurers to sell peace of mind then become your adversary when large dollars are at stake, but that's the reality we're working to change.
- 20) Email us with any questions that come up along the way, and please stay in touch with us on both problems and progress at: info@uphelp.org.

Resources and Links

Help from a non-profit:

- www.uphelp.org On our website you will find more information and tips about the claim process. We recommend you start in the Claims Tips section under “Property Damage Claims” and follow the links to our **Dwelling Claims Tips, Contents Claims Tips and Depreciation Guide**.

Help from the Texas Government:

- www.tdi.state.tx.us **Texas Department of Insurance.** The Consumer Resource Page is a great place to start. It lists the disaster centers where you can go to get help and information from many different sources. If you are having trouble with your claim, file a complaint with the Department of Insurance.

Flood Insurance Info:

- www.floodsmart.gov **National Flood Insurance Program** is run by FEMA under the “oversight” of the Department of Homeland Security. The National Flood Insurance Program and Department of Homeland Security are both large bureaucracies that can be extremely frustrating to deal with. If need be, contact your congressional representative for help cutting through the red tape and busy signals.

Federal Government Aid Info:

- www.FEMA.gov **Federal Emergency Management Agency.** FEMA is an independent agency of the federal government, reporting to the President. Disaster victims who are uninsured or underinsured can apply to FEMA for disaster assistance grants which do not need to be repaid. FEMA also administers the national flood and crime insurance programs.

Texas Wind Insurance Info:

- www.twia.org **Texas Windstorm Insurance Association.** Texas Windstorm Insurance Association policies will have differing deductibles depending on which option you bought. There are 1%, flat options or high deductible options. Visit their website for more information.

Help relating to Repair Contractors:

- www.license.state.tx.us **Contractors State Licensing Board.** Make sure any contractor you hire is licensed in your state.

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