



Top 10 Insurance Claim Tips

1. Be *pro-active* in the claim process.
2. You're not on a level playing field when you're dealing with an insurance claim.
3. Think of your insurance claim as a business negotiation—you're dealing with a for-profit company.
4. Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
5. Document and support your claim with proof, details and estimates.
6. Present clear requests *in writing* that explain *what* you need, *when* you need it, and *why* you're entitled to it.
7. Don't pad or exaggerate your claim.
8. Don't sign legal documents without consulting with a qualified attorney.
9. Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
10. Get specialized professional help when you need it, start in the "Find Help" section of www.uphelp.org.

To access our menu of free tools, visit www.uphelp.org. We offer "road tested" tips on resolving insurance disputes, repairing and replacing damaged and destroyed property, information on tax breaks and loan programs, sample forms and letters, and a professional help directory. We're not for profit and we're on your side.

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