



United Policyholders is a non-profit organization that is a voice and an information resource for insurance consumers in all 50 states. We have helped guide disaster survivors on the road to recovery for over twenty years.

Here is a checklist to help keep you on track during this stressful time:

- ✓ Take care of your family's needs first.
- ✓ Housing is a priority – talk to your insurance company about the housing expense allowance.
- ✓ Keep a diary of who you talked to, the number you called, date and time, what was said. Keep all of your paperwork organized and together.
- ✓ Take photos of your property before any cleanup or debris removal.
- ✓ Get a complete and current copy of your insurance policy.
- ✓ Ask for a cash advance for Additional Living Expenses (ALE).
- ✓ Do not rush into signing contracts and avoid making major financial decisions in the first few weeks.
- ✓ Check references carefully before hiring any vendor or professional.
- ✓ Use the free help and resources that are available at www.uphelp.org

Top Insurance Tips:

- Be *pro-active* in the claim process and keep good notes.
- Don't pad or exaggerate your claim.
- Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
- Document and support your claim with proof, details and estimates.
- Present clear requests *in writing* that explain *what* you need, *when* you need it, and *why* you're entitled to it.
- Think of your insurance claim as a business negotiation—you're dealing with a for-profit company.
- Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
- Get specialized professional help when you need it.