



## 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](http://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](mailto:info@uphelp.org).

United Policyholders is a national 501(c) (3) non-profit organization serving insurance consumers since 1991. UP helps solve insurance problems and advocates for fairness in insurance transactions. The organization is funded by foundation grants and donations. Our work is divided into 3 program areas: Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action. We offer free tips, information and resources in print and online at <http://www.uphelp.org>.

The information presented in this publication is for general informational purposes, and should not be taken as legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of <http://www.uphelp.org>. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website. United Policyholders respects and protects the privacy of all individuals who communicate with us. We do not sell or share our membership or mailing lists.

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