

Filing an Insurance Claim? Six Steps to Make it Easy and Stress-Free

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NEW YORK, March 23, 2010 — Late winter storms across the U.S. have resulted in significant property damage to homes, cars and businesses; however, knowing how the claims process works is an effective way to make the most of your insurance dollar, according to the [Insurance Information Institute](#) (I.I.I.).

“Those with property damage should contact their insurance company as soon as possible,” said Jeanne M. Salvatore, senior vice president and consumer spokesperson at the I.I.I. “This also pertains to flood losses covered by the [National Flood Insurance Program](#). Let your insurance professional know the extent of the damage and begin documenting the loss with

lists and photographs.”

The I.I.I. suggests these six steps when filing a claim:

- 1. Call your insurance company as soon as possible.** Let your insurer or insurance agent know the extent of the storm related damage. If you had to evacuate your home, let the company know where you are staying and how you can be reached.
- 2. Document Your Loss.** Make a list of your damaged property and take photographs to substantiate your losses. If you have a home inventory, provide that information to your insurance company. To help consumers create a home inventory, the I.I.I. offers free online software at www.KnowYourStuff.org.
- 3. Keep Receipts for Additional Living Expenses (ALE).** If you are unable to live in your home due to an insured disaster, your insurance company will provide reimbursement for additional living expenses such as restaurant meals and hotel rooms. Most companies will provide coverage up to about 20 percent of the total insurance you have on the structure of the house. Remember to keep receipts so you can submit them to your insurance company for reimbursement.
- 4. Make Temporary Repairs to Prevent Additional Damage.** It is your responsibility to make basic temporary repairs so that your home and belongings are not exposed to the elements and at risk of further damage. Reasonable expenses will be covered by your insurance, but it is important to keep receipts and not spend too much on repairs until after the adjuster has surveyed the damage.
- 5. Be Organized.** Good recordkeeping can make claims-filing easier. It is important to make lists of damage, out-of-pocket expenses incurred, and the names and contact information of everyone you speak to during the claims process.
- 6. Don't be the Victim of a Scam.** It is unfortunate but unscrupulous and fraudulent service providers prey on disaster victims. Don't be rushed into signing contracts. Instead, collect business cards, check references and get written estimates for the proposed job. And never give a deposit to anyone you do not know. You may never see that money again. Remember, your insurance company is a great resource when it comes to finding reputable service providers such as roofers and contractors.

To help consumers become familiar with the claims process, the I.I.I. has created a podcast, which can be viewed or downloaded from the [I.I.I. Video](#) page: [Six Steps to Follow When Filing a Claim](#). It outlines the steps that consumers need to take when filing an insurance claim after a disaster. The podcast is also available on [iTunes](#) and can be found by typing, "Insurance Information Institute" into the search field.

For a related video news release on claim filing, go to [How to File a Homeowners Insurance Claim](#). Reporters who would like a DVC Pro or Beta hard copy of the b-roll footage, please contact: Susan Stolov at 301-728-1978 or SusanStolov@WashingtonIndependentProductions.com.

The I.I.I. is a nonprofit, communications organization supported by the insurance industry.

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