

AFTER DISASTER STRIKES

Here's what to do to make sure your insurance company pays you what you're entitled.

- Read your insurance policy and know your rights. Insurance policies are very complicated, but try to understand as much as you can about what it covers, what is excluded, and to what you are entitled. Insurance companies are required to provide you with a copy of your rights to a fair claim settlement.
- Contact your insurance company to make a claim. Don't delay. Even if you have not figured out exactly what your damage or property loss is, let your insurer (or authorized agent/broker) know right away that you have sustained a loss. Do this in writing.
- If you have lost your insurance documents request a replacement copy. Ask your insurance agent or company for a copy of your policy and Declarations Page.
- Take video or pictures of all damaged property.
- Take detailed notes. Every time you call, write or speak to anybody affiliated with an insurance company, get their name and phone number. Write down the date and time of the communication, what you said, and what they said. Do not assume you will remember a conversation -- or that they will.
- Keep a copy of all paperwork. General rule: get everything in writing. Put everything in writing. Everything. Then make a copy of everything you sign and/or send (e-mail, regular mail, etc.).
- Keep a receipt of every penny you must spend as a result of the disaster. For example, if you are forced to evacuate, keep records of purchases of food, lodging, clothing, etc.
- Try to protect your remaining property to prevent further damage. Do what you can -- without jeopardizing your safety -- to prevent further damage or losses. For example, contact utilities to shut off water and gas mains. Your insurance company might not cover post-disaster damage that you could have reasonably prevented.
- Make a detailed list of every item damaged. Don't leave anything out. File a claim for every item. You won't get compensation for anything for which you do not submit a claim. Contact your credit card companies and retailers to help reconstruct purchases and identify costs for replacing lost items. Family members, friends and neighbors can help you create a full description of your loss.
- Estimate the value of your damaged or destroyed property. Estimate what it would cost to replace, and also what it was worth before it was damaged. Why the two different numbers? Insurance policies offer different kinds of coverage. Contractors can provide you with an estimate.

- The insurance company will appoint an adjuster to handle your claim. The adjuster is paid by the insurance company and works for the company, not for you. Moreover, the adjuster is not an expert on your policy, and may not know what it covers. If you think the adjuster is wrong, you may reject the adjuster's estimates and demand a reconsideration.
- Have your valuables appraised independently. For antiques, art and other valuable items, you should get your own appraisal to compare with the insurance company's assessment.
- Do not sign releases or waivers until you know your rights. If you have an undisputed claim, you should not have to sign a release to settle. If you are asked to sign a release find out why and be cautious about signing away your rights.
- Always be firm but polite. Know your rights and insist that the insurance company meet its legal obligations to you.

IF YOU HAVE A DISPUTE WITH YOUR INSURANCE COMPANY

- Be prepared to fight for a fair settlement and get help if you need it. If your insurer is not offering a fair settlement you can try to resolve the dispute yourself by working your way up the chain of command of the insurance company. Involve your insurance agent and broker on your behalf (but remember, they have a longtime financial relationship with the insurance company). If necessary, call the office of the president of the insurance company.

But if the dispute is a serious one, or you are unable to resolve it to your satisfaction, contact a lawyer. The American Bar Association www.aba.org has lawyers willing to offer free assistance to hurricane victims.

- Insurance fraud is a serious crime. Never attempt to make a claim for property you did not own, or falsify the value of a possession.