

# Checklist: Counseling on Insurance Claims

After a disaster, homeowners and tenants may need guidance on how to file the following types of insurance claims:

- **Homeowners Insurance.** Homeowners insurance covers damage to your home and possessions, liability if someone is injured on your property, and living expenses if you need to relocate while your home is repaired.
- **Flood Insurance.** Flood insurance covers damage to homes related to flooding. Homeowners insurance does not cover damage related to flooding, so flood insurance must have been purchased separately by an insurance company participating in the National Flood Insurance Program (NFIP).
- **Renters Insurance.** Renters insurance covers your possessions, liability costs if someone is injured on your property, and additional living expenses if you need to relocate.

Your clients may also ask about automobile, health, and life insurance. However, this checklist focuses only on homeowners, flood, and renters insurance. **Use this checklist to walk clients through the steps needed to complete the claims process.** Take notes in the notes section and complete a plan for next steps when you complete this discussion.

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<p><b>REVIEW THE STEPS IN THE INSURANCE CLAIMS PROCESS</b></p> <p><i>Walk through the three key steps in the insurance claims process.</i></p>	
<p>The insurance claims process has three primary steps. It is important to understand them before you get started so that you are prepared to go through the process efficiently.</p> <p><b>Step 1: Review your policy and contact your agent.</b> Immediately contact your insurance agent after your home is damaged. When speaking with your insurance agent, be prepared to provide your contact information, insurance policy number, mortgage lender's name, and the date and time of your loss. If you don't have a copy of your policy, call your insurance company and ask for one, or see if it is available through the insurance company's website.</p> <ul style="list-style-type: none"> <li>✓ <b>Confirm your understanding of the policy.</b> You will want to be familiar with your policy so you know what is covered, how much coverage you have, and any limitations or deductibles in your policy. Ask your agent any questions you have about coverage.</li> <li>✓ <b>Document all communications.</b> Document all communications with your insurance agent and adjuster. This includes maintaining a log of phone conversations, copying letters, and saving emails.</li> <li>✓ <b>Schedule an appointment with the adjuster.</b> Once you file a claim, an adjuster will inspect the damage to your property and make an assessment that is used to determine the amount you should receive for your claim. Depending on the company your policy is with, and the extent of damage caused by the disaster, your adjuster may be an employee of the company or work for an independent firm.</li> </ul>	



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<p><b>Step 2: Work with your adjuster.</b> An adjuster will inspect your property to assess the damage to your home and possessions. If you file claims for different types of insurance (homeowners, automobile, flood, etc.) you may have multiple adjusters. These are the key steps:</p> <ul style="list-style-type: none"> <li>✓ <b>Document your losses.</b> You should be prepared to provide the adjuster with a copy of your documented losses. Document losses by taking pictures and listing damages to your home and possessions. Your list should include item names, serial numbers, and values. Do not throw anything away until it is documented by the adjuster.</li> <li>✓ <b>Prevent further damage.</b> Prevent further damage by temporarily tarping damaged roofs, covering broken windows with boards, cleaning up standing water, and drying out furniture and clothing. Consult with your adjuster before signing any agreements with contractors to provide cleanup or repair services.</li> <li>✓ <b>Identify next steps.</b> Before leaving, the adjuster should provide you with their contact information and next steps.</li> </ul> <p><b>For additional guidance</b> on how to work with adjusters see Prepare to Work With Adjusters below.</p>	
<p><b>Step 3: Complete the claims process.</b> After a disaster, the claims process can be lengthy. Be responsive to requests from the agent and adjuster, and review all communications from them to ensure that they are consistent with your expectations.</p> <ul style="list-style-type: none"> <li>✓ <b>Document any additional damages.</b> If you identify additional damages, document the damage and let the adjuster know.</li> <li>✓ <b>Check policy language.</b> Ask to see specific contract language if the adjuster says your policy doesn't cover certain damage.</li> <li>✓ <b>Seek second opinions.</b> If you disagree with your adjuster's claim, contact your insurance agent to discuss the matter. It may be necessary to hire a separate appraiser to have an additional assessment.</li> </ul>	
<h2 style="text-align: center;">PREPARE TO WORK WITH ADJUSTERS</h2> <p><i>Your client may need additional guidance on how to work with the insurance adjuster. Cover these tips for working effectively with adjusters.</i></p>	
<ul style="list-style-type: none"> <li>✓ <b>Manage the timeline.</b> After filing your claim, ask your agent to provide the estimated timeframe for when the adjuster will arrive to assess damage to your property.</li> <li>✓ <b>Be prepared to work with multiple adjusters.</b> Depending on your policies and the damage to your home, you may have to file multiple claims and work with multiple adjusters. For example, you may need to file a separate claim and work with a separate adjuster for damage to your home from wind or flooding, and damage to your automobile.</li> <li>✓ <b>Verify the adjuster's identity.</b> When your adjuster arrives, ask them to provide their company identification card and driver's license to verify their identity. The adjuster may be an employee with the company or an independent contractor. If you are unsure of the adjuster's identity, you can contact your insurance company to verify.</li> <li>✓ <b>Be prepared to explain damages and coverage.</b> Be prepared to provide additional details and documentation related to your claim. Have your insurance policy available to explain why damages should be covered.</li> </ul>	



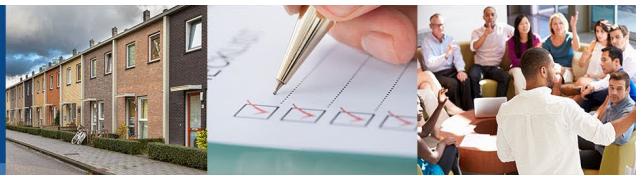
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<h2>GET ANSWERS TO YOUR QUESTIONS</h2> <p><i>Give your client time to ask their questions about the insurance process. Address these common questions.</i></p>	
<ul style="list-style-type: none"> <li>✓ <b>I lost my policy paperwork. What should I do?</b> Contact your insurance company to request a copy. You may be able to access this paperwork electronically through a portal on your insurance company’s website.</li> <li>✓ <b>How do I know what my insurance policy covers?</b> You should review your insurance policy if you are unsure of what your policy actually covers. The typical homeowners’ insurance policy covers structural damage to your home, damage to your personal property, and liability in the event that someone is injured on your property. Some policies have different limits and deductibles based on the type of disaster, and standard homeowners insurance policies do not cover flooding. If you have multiple insurance policies, you should file a claim with each.</li> <li>✓ <b>How long should I expect the claims process to take?</b> After a disaster, several variables may affect the length of time needed to complete the claims process, including the number of affected properties, obstructions to accessing the property, the extent of damage to your property, and timelines indicated in your insurance policy. Your insurance policy should indicate, in writing, within how many days they must begin investigating your claim and when the process should be complete. Depending on the disaster, insurance companies may be allowed extra time to complete the claims process.</li> <li>✓ <b>My insurance won’t cover damage caused by a flood. What should I do?</b> Most standard policies do not cover losses resulting from flooding. To cover flood damage, homeowners must purchase flood insurance to supplement the homeowners insurance policy. FEMA and the Small Business Administration make grants and loans available to cover flood damage in some cases.</li> <li>✓ <b>Is the process for filing a flood insurance claim different from homeowners insurance?</b> The steps for filing a flood insurance claim are very similar to the steps highlighted in this primer. For more information on flood insurance, see <a href="#">How Do I Start My Flood Claim?</a> and <a href="#">NFIP Claims Handbook</a>.</li> <li>✓ <b>Where can I go for more information about completing the insurance claims process?</b> See <a href="#">Settling Insurance Claims After a Disaster</a>, from the Insurance Information Institute, for details about completing this process.</li> <li>✓ <b>Will I receive a reimbursement for temporary relocation?</b> Depending on your policy and damage to your home, you may receive a reimbursement for temporary relocation while your home is being repaired. Review your policy to determine if your policy covers temporary relocation. Be prepared to negotiate with your insurance company. Keep any receipts for costs you incur for relocation.</li> </ul>	



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<h2>PLAN YOUR NEXT STEPS</h2> <p><i>Make sure your client leaves the meeting with a list of action steps they will take to follow through on their insurance claims.</i></p>	
<p>Based on the information reviewed above, consider your next steps:</p> <ul style="list-style-type: none"> <li>✓ <b>Get additional information, if necessary.</b> See the list of additional resources at the end of this checklist.</li> <li>✓ <b>Make a list of action steps.</b> Consider the calls you need to make, the information you need to collect, and the questions you want to ask.</li> </ul>	



## Acknowledgments and Additional Resources

This checklist was adapted based on the following resources:

- [Post-Disaster Insurance Guide – Oklahoma Insurance Department](#)
- [Document and Insure Your Property – FEMA](#) (available in multiple languages)
- [Settling Insurance Claims After a Disaster – Insurance Information Institute](#)
- [Six Steps in Making an Insurance Claim – University of Florida](#)
- [Claims Tips – United Policyholders](#)
- [Post-Disaster Claims Guide – National Association of Insurance Commissioners](#)
- [The National Flood Insurance Program \(NFIP\)](#)
- [How Do I Start My Flood Claim?](#) and [NFIP Claims Handbook](#)
- [Homeownership: Are You Ready? - American Institute of CPAs 360 Degrees of Financial Literacy](#)
- [Navigating the Road to Housing Recovery – NeighborWorks](#)