

Homeowners Insurance

My home was damaged in a disaster. How do I get money from my insurance company?

- First, figure out which policies you have and what they cover. Most homeowners insurance policies do not cover earthquake or flood damage.
- If you think your insurance policy may cover any of your damage – even if you’re not sure – call your agent, broker, or insurance company as soon as possible and report your loss.
- Write down the name of the person you speak to and the claim number they give you.
- Ask the insurance company to send an adjuster to look at your property as soon as possible. It’s a good idea to put your request in writing.

What can I do to prepare for the insurance adjuster?

- Take photos and/or video of your damaged property.
- Make a list of any property that was damaged or destroyed. Describe each item, the date of purchase or approximate age, the cost at the time of purchase, and what you estimate it will cost to replace the item.
- Try to find the original bills, canceled checks, or receipts for lost items.
- Keep receipts for all expenses to protect or repair your property, including temporary housing if you need to relocate.
- Get an estimate of the damage and compare it to the insurance company’s estimate.

Do I need to submit any documents?

- You may need to submit a signed and sworn “proof of loss” form that provides information on the loss and the value of the property that was damaged and destroyed.

- Usually this form is due within 60 days after the loss, but sometimes this deadline is extended.
- Make sure to include supporting documentation with your proof of loss form, such as estimates, inventories, receipts, etc.
- If your insurance company fills out the form for you, make sure you check that everything is accurate and you agree with it.
- If you have already submitted a proof of loss form, but believe you are owed more money, you should file a supplemental claim.

What if I have to move out of my house?

- Some insurance policies will reimburse you for temporary housing relocation costs while your home is being repaired or rebuilt. Check your policy or call your insurance company.
- Make sure you let the insurance company know if you have a new address or phone number so they can reach you.

What if my insurance claim is denied?

- Be aware that the deadline to file a lawsuit against your insurance company is often one year from the date of the first written denial of any part of your claim. Check your policy to be sure.
- Speak to a lawyer to learn more about your options.

Contact us for legal help with storm-related problems:

- Call us:
- Visit:

This flyer gives you legal *information*, not legal *advice*. To know how the law applies to you, talk to a lawyer.