

After the Fire – Week 1



The First week after the fire will be stressful for you, but this is an important time because you will begin to document your loss for your insurance carrier. The following guidelines and checklists will help you inventory your damaged items so you can begin to replace them.

Guidelines you need to follow



- ✓ Keep track of your expenses and receipts. throughout your claim
- ✓ Keep copies of everything you submit to your insurance carrier.
- ✓ Do not make impulse decisions while you are under the initial shock and stress of your catastrophe.
- ✓ Do not sign anything obligating you during this period.
- ✓ Ensure all checks from your insurance carrier have your name on them.
- ✓ (An exception would be if your adjuster pays your lodging directly.)

Your action item checklist



- Take a picture of any items you have removed from the damaged property.
- Provide your adjuster with a list of the items you have removed from the property.
- Contact your adjuster 3 to 4 days after the fire to begin to look for short-term lodging.

(If your damaged property is a single family dwelling, you can request a rental home. All fees to transfer utilities are reimbursable by the adjuster.)

Getting Started on your claim

Your action item checklist



- Fill out an inventory of total loss or damaged items. (You may obtain an inventory from your adjuster.)
You must have a written inventory of your loss, you may want to take pictures of your damaged items, but this is not required. Your adjuster may video your damaged items to assist with his documentation of your loss
- Check your homeowner's policy to see if you have endorsements covering specialty items.
The typical policy carries \$500.00 coverage for jewelry and \$100.00 for coins. If you have art, a home office, rare books, guns, or special camera equipment, you probably added additional endorsements to your homeowner's policy to cover these items.
- Submit the inventory to your insurance adjuster.

What to expect from your insurance adjuster

- ✓ *Accepting or rejecting the claim*
Once the completed inventory is turned into your adjuster, they have 15 days to accept or reject the prices on the inventory. If the adjuster needs more time, they can request up to an additional 45 days to make a decision. Typically, your content coverage is 60% of the amount your dwelling is insured for.

Disbursing funds

- ✓ When the adjuster approves the inventory prices, you will receive a check within 5 days. At this time, you will receive the actual cash value of your inventoried items. To receive full replacement cost of your damaged items, you must supply the adjuster with receipts proving you replaced your contents, and the replacement cost must exceed the actual cash value amount you were given.