



7 TIPS

for Homeowners Dealing with Fire Insurance Claims

1

LIST EACH ITEM LOST AND PLACE A VALUE ON YOUR PERSONAL PROPERTY

If your home is a total loss, sit down with friends and family that frequent your home to address all contents that were in each particular room. Ask friends and relatives to get out pictures they may have taken at your home to refresh your memory. It's important to list each item and place a value on your personal property.

2

GET A BINDER

Get a binder and break it up into sections to include contact information, contractor and sub contractor information, bids, bills, permits, receipts, written correspondence, etc.

DOCUMENT EVERYTHING

3

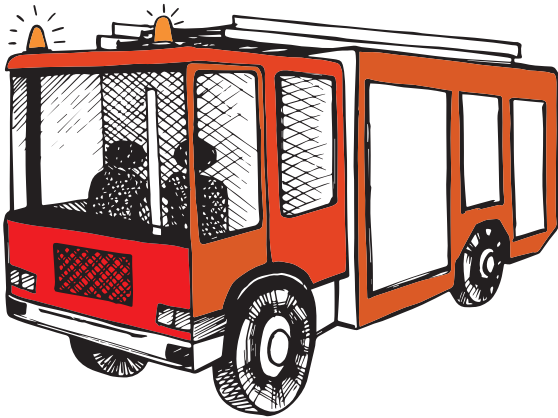
Document all contact and meetings with your adjustor. Take notes and reiterate all visits via email. Print and keep this documentation in your binder. When an insurance company is involved in a catastrophe situation you may have numerous adjustors and this will allow you to show a new adjustor where you are in the process, and what you may have already agreed upon. **If you feel that the adjuster is handling your claim unfairly, you should contact an attorney.**



4

GET ADDITIONAL ESTIMATES

There is no downside to getting a second opinion on rebuilding your home.



5

DISCUSS POLICY LIMITS AND EXCLUSIONS

If your Carrier says that your policy doesn't cover all the damages, or if you think the compensation is too low, ask the adjuster to explain in writing how he or she got to the estimate. The adjuster should also include any reasons for why certain items aren't covered and whether there are any coverage limits.

6

CONTACT AN ATTORNEY

If you feel the wording in the policy is misleading, contact an attorney. Courts will often find in favor of the insured (you) when policy language is ambiguous.

THE ATTORNEYS AT WILDFIRE ATTYS INC.

7

When dealing with an insurance company, especially in catastrophic times, it is best to have the right attorney representing you to insure that your rights are protected. The attorneys at Wildfire Attys Inc. have years of experience handling fire losses and are able to get you all that you deserve from your insurance company AND the party(s) responsible for the fire.



FIRE SAFETY