

Make insurance claims after a disaster

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If your property was lost or damaged because of a recent disaster, you may be able to make insurance claims for the property. Learning more about the insurance process could help get you money for repairs and replacements.

1. Immediately after the disaster

The most important thing is to **make sure you're safe** and have all your basic needs met. Use the Red Cross's [Find An Emergency Shelter](https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html) (<https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html>) to find emergency shelters near you. Call the Red Cross 24 hours a day at 1-800-733-2767. Shelters are open to anyone. **There are no income or citizenship requirements for emergency shelter.**

Don't return to your home until it's safe. Returning to your home to document the damage is an important step to recovering from the disaster. **But it can wait** until officials announce that it's safe to return.

It may be hard to see your home after the disaster. It's common to feel stress, anxiety, and other depression-like symptoms. You can call or text 1-800-985-5990 to talk with a trained crisis counselor at the [Disaster Distress Helpline](https://samhsa.gov/find-help/disaster-distress-helpline) (<https://samhsa.gov/find-help/disaster-distress-helpline>).

Once you are safe, do these things.

- Keep receipts for any extra living costs (like hotels and meals) for as long as you're unable to return home.
- Call your insurance company to inform them of your loss. Be clear that you **don't know** the extent of the damage or how much it will cost to fix. You must follow up with **written** notice of your loss, including additional documentation. You'll have time to figure out exactly what was damaged later.
- Learn more about the disaster aid (<https://www.fema.gov/assistance/individual>) that's available to you immediately from the Federal Emergency Management Agency (FEMA). Some of this assistance can help you pay for temporary housing until you can go home.
- See if you qualify for any state funded disaster economic and food assistance (<https://www.dshs.wa.gov/esa/emergency-assistance-programs/disaster-cash-assistance-program>). Find your local Economic Assistance Office (<https://www.dshs.wa.gov/esa/esa-find-office>) where you can get more information.
- Stay informed about the disaster from local sources. The county sheriff's office webpage is often a centralized point of information for disaster management. This is common for most disasters but is almost always true if the disaster is a fire.
- Start to replace lost documents if your important documents like IDs and titles were lost or damaged in the disaster.

A "public adjuster" could try to offer you their services after a disaster. These are private businesses. They're not employed by your insurance company and can cost you out of pocket. Check the Better Business Bureau and references before using one of these kinds of adjusters.

2. Get ready for your claim

What do I do after it's safe to return to my home?

- **Document the damage before cleaning up or making repairs.** Try to take photos and/or videos of property damage. You can use your phone if it has a camera. Go through your home room by room to make sure you don't miss anything. Take pictures or video of your property including fencing, outbuildings, driveways, docks, bridges, lots and yards. Take pictures or videos of anything that has any kind of damage or is missing structures, parts, items, or pieces.
- **Make a list of damaged or lost items.** List what needs fixing and what needs replacing. It's okay to secure the property or make **temporary** repairs to keep it safe with things like tarps. **Don't** throw out damaged items until the insurance adjuster has visited.
- **Find a copy of each insurance policy** that might help cover a loss (homeowners/renters, car, health, and so on.) If you don't have a copy, your insurance agent can provide one.
- **Find out if you need approval** from your insurance company **before** spending money or making contracts for repairs. Try to wait to start any repairs or replacements until you've filed your insurance claim **first**.
- **Check each policy for deadlines or special requirements.** There might be special rules about what kind of replacement property you can buy. As you start to repair or replace damaged property, try to follow the rules of the policies.
- **Keep receipts** for any clean up, repairs or replacement items.

3. File your claim

Keep notes whenever you talk with your insurance company, agent, or broker. Include dates, times, and people in the conversation. Keep these notes in a small folder or notebook. Keep copies of all letters, emails, and any other communication between you and your insurance company or agent. Print any email communications from your insurance company to keep in the folder.

Step-by-step

Follow these steps. Try to do them in this order.

1. Once you document damage and find your policies, **make your insurance claim as soon as you can**. Call your insurance company to start this process.
2. **While you're talking to your insurance company**, ask them how and where to submit claims. They might require a certain form or make you include specific information. They might require a letter that explains what you lost. **Then ask the agent all of these:**
 - **What are the deadlines** related to the claim?
 - **Are there any deductibles** that will apply if your claims are approved?
 - Will you have to **pay for repairs up front and be reimbursed** if the claim is approved? Some insurance companies can work quickly to get you paid so you don't have to pay for repairs out of pocket.
 - **Is there any "Additional Living Expense (ALE)" or "Loss of Use" coverage?** It's often a standard part of a policy even if you didn't know you were paying for that coverage. ALE can help pay for temporary housing, food, laundry, transportation or commute costs, and pet boarding. You can usually get ALE for evacuations related to disasters **even if your home isn't damaged**. If you can't get home and are displaced, ask your insurance about ALE.
 - What's the **process to replace personal possessions**? Every insurance policy will have its own rules for this process. You might have to pay for replacements out of pocket and get reimbursed if your policy covers it.
 - **Will you need written authorization for any repairs?** If you do, ask how and when you can get it. Keep copies of any authorization you get.
 - **Will an insurance adjuster come out** to the property? Your insurance company may require that an insurance adjuster visit the property to review the damage and make an estimate for the claim. If you must make repairs before the insurance adjuster has reviewed the damaged property, make an itemized list of repairs and replacements for the insurance adjuster. Include receipts and photo documentation of before and after the repairs.
 - **Are there partial or advance payments of the settlement?** You may be able to get a partial payment to help you start recovering from the disaster. Don't sign a release for the full settlement **in order** to get partial payment. **Don't** settle the claim for an amount that doesn't seem fair to you.

3. **Send a written notice of your claim** based on your conversation with the insurance company, **even** if you've already informed your insurer by phone. Keep a copy of the letter for your records. Be sure to ask about any deadlines **again** in the letter.
4. **Request partial or advance payments** if needed and allowed. Don't sign a release or waiver form. Don't accept a check that states that it's a "full or final settlement," unless you feel that the amount is fair. **Don't** settle the claim for an amount that doesn't seem fair. If you get offered an immediate settlement, make sure it's **only an advance on a bigger final settlement** or that you can reopen the claim later if you find more damage.
5. **Complete the visit from the insurance adjuster.** Try to hold off on making any repairs until the insurance adjuster's visit. Your insurance company should set a specific appointment time for you to meet the insurance adjuster at the property. **Don't** use a **public** adjuster.

A "public adjuster" could try to offer you their services after a disaster. Don't use these services. These are private businesses. They **aren't** employed by your insurance company and can cost you out of pocket. Only use the insurance adjuster sent to your property **by your insurance company**.

Public adjuster scams are common after disasters. Ask any adjuster who comes to your property for identification showing who they work for. If they don't work for your insurance company, send them away. The adjuster should come at the appointment time you set with your insurance company.

6. **Work with your insurance claims adjuster** on the claim. Be cautious when working with the claims adjuster. Be courteous and respectful but remain assertive about your needs. You must cooperate with reasonable requests for information from the insurance company but review their requests and proposals **carefully**. Get a second opinion, if anything seems out of the ordinary or unfair.

7. **Send in proof of loss** (things like photos, receipts, and titles) and other documents the insurance policy requires to get coverage and payments from the insurance company. Include an itemized list of all expenses.
8. **Follow up with your insurance company** about your claim. Try to contact your insurance company on a regular and consistent basis.
9. **Keep notes and records from all communications** with your claims agent or adjuster, including things like missed appointments, or unreturned calls, emails, or texts. Also keep notes about what was discussed about your claim and any repair advice they gave you. You should ask the adjuster or claims agent to put all repair advice **in writing**.
10. Review checks, payments, letters, emails, and all communication from your insurance company. **Make sure you understand** what they say. Language like “full and final settlement” or “waive all claims” means you **won’t get more money** in the future. If you’re in doubt, call your insurance agent and ask them to explain it. If you still need help or think you’re being treated unfairly, you may need to talk to a lawyer.
11. If you need written authorization for any repairs or replacements, **keep copies of that authorization and all receipts**.
12. Continue with your claims process until settlement. Don’t release (or give up) your claims **until** you think the insurance company is offering a fair amount.

4. After you file your claim

What if I find more damage after I start the claim?

If you find damage after the insurance adjuster has already reviewed the property, still report that damage. If your claim is still **open**, report **any** damage that you find that was caused by the disaster **no matter how late you find it**.

Be honest about your claims.

Only claim damages for what you **actually lost**. Don't overstate your claims because you think the insurance company might offer less than you deserve. Instead, wait and negotiate for a settlement amount that's fair.

Reporting inaccurate information can get you in **serious** trouble. It's better to list everything that was lost or damaged, along with a reasonable value to repair or replace it. Be honest about the value **and firm** about what amount you need to replace it.

Can I apply for FEMA aid programs and loans even if I've also applied for insurance claims related to the same disaster?

Yes. You can apply for FEMA aid programs even if you also have applied for insurance claims for the same disaster. But you **can't** get **fully reimbursed** for the same property replacement or repair from **both** FEMA and your insurance.

FEMA can't pay for costs that your insurance will pay for. But FEMA may be able to offer you loan or aid programs to cover costs **beyond** what insurance will cover **or for costs that insurance denies**. There are benefit aid programs that FEMA may be able to offer you that your insurance can't. When you get a settlement or denial from your insurance company, you should update your FEMA aid application.

Once you make your insurance claim, [apply for FEMA aid programs \(https://www.disasterassistance.gov/\)](https://www.disasterassistance.gov/) if you haven't already.

5. Settlements

What if the settlement offer is less than what I think is fair?

Don't settle the claim for an amount that doesn't seem fair to you. If you get offered an immediate settlement, make sure it's only an advance on a bigger final settlement or that you can reopen the claim later if you find more damage. Don't let the insurance company rush you into a quick settlement.

Insurance claims take a long time to process. Trying to speed up the process may mean you don't get everything you deserve. You can request a partial or advance payment if you need money right away to pay for recovery.

Don't sign a release or waiver form and don't accept a check that states that it is a "full or final settlement," unless you feel it's a fair amount. Try to negotiate with your insurance company for what you think is fair. Give them proof like repair or replacement estimates and documentation.

What if my claim was denied or settled for an unfair amount?

You can appeal your denial or unfair settlement amount. Your policy should have a process for appealing a denial or disputing a settlement amount. If you don't think you got a fair settlement, file an appeal. Insurance appeals can be complicated. You may need to talk to a lawyer.

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