For disaster victims who need legal help with:

INSURANCE

Call TOLL-FREE: 866-456-4995

FAQ ABOUT INSURANCE FOLLOWING A DISASTER:

How can I make sure I get my insurance company to pay?

- You first have to make a claim. You may have claims under homeowner's, renter's or car insurance.
- If any insurance policy may cover any of your damage, call your agent, broker, or insurance company as soon as possible and report your loss.
- Do this even if you are not sure you have coverage.
- Do this even if you do not know if your claim will exceed your deductible.
- Make sure you write down the name of the person you speak to.
- Also write down the claim number the person you call gives you.
- You do not have to have a copy of your policy to make a claim.
- If you had to leave your home, make sure you give your insurance agent an address and telephone number where they can reach you.

What if I cannot get through to my insurance company over the phone?

- You can write a letter telling the company about your loss. Make sure you keep a copy of the letter.

How do I get an insurance adjuster out to my home to assess the damage?

- You should ask the insurance company to send an adjuster to look at your property.
- To protect your rights, you should do this in writing.
- If necessary, you can call the insurance department for the state where your property is.
- You can call the Alabama Department Of Insurance at 334-269-3550

What can I do to prepare for the insurance adjuster?

- You can make a list of all property damaged or destroyed.
- You should make your list as complete as you can. For each item, include a description, date of purchase/approximate age, cost at time of purchase and what you estimate it will cost to replace. You should make two copies, one for you and one for your agent.
- You should take pictures of the damaged areas.
- You should write down the names, addresses and telephone numbers of witnesses. It is extra important to get information about anyone who saw damage caused by wind, rather than by flooding or storm surge.
- Obtain repair estimates.
- Try to locate original bills, canceled checks & receipts for lost items. You should submit copies of these with your claim.
- You should keep a record of your expenses. This includes what you pay for Other housing.

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JUSTICE FAIRNESS HOPE
Legal Services Alabama

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What if I cannot wait for the insurance adjuster?

- Some insurance policies reimburse you for temporary housing relocation costs while your home is being repaired and for car rental costs while your car is being repaired or replaced.
- You should check your policy or call your insurance company.
- If your situation is desperate, make Sure that you let the insurance company know.
- If the insurance company agrees you are covered, ask for an advance payment toward your losses.
- Due to the extreme amount of damage caused by a disaster, insurance companies may recommend you start repairing the damaged property before the adjuster's visit.
- You should get the insurance company's permission before doing so. Do not start repairs before you talk with someone from the company.
- Many companies will also give you an emergency advance to cover some repair costs.

What if the insurance company offers to pay me some money now?

- You should carefully read any release or waiver before cashing any check from the insurance company. Sometimes, the insurance company will make you sign a paper saying the check is the full and final payment of your claim.
- If you have any question about the settlement offer, call a lawyer before settling and before cashing a check that is for payment in full.
- Before you settle with the insurance company, make sure you know the full extent of your damage and the full value of your claim.
- It may be important for you to get estimates before you agree to a specific amount. You may even need to get the work completed first.

How much should my insurance company pay me?

- Read your policy. Most insurance companies will only reimburse you for reasonable cost of repair.
- If prices quoted for repairs seem too high, get another estimate.
- Always, try to get your insurance company's agreement before undertaking repairs.
- Remember that your claim will only be approved up to your policy limit, even if the repair costs are reasonable.

What if the insurance company denies my claim or offers me less than I think I am entitled to receive?

- You should ask the insurance company to give you its reasons in writing. If you think the insurance company may be wrong, consult a lawyer.
- Most insurance policies give you only one year from the date of the damage to bring any suit against the insurance company for failure to pay a claim.
- If you do not file suit in time, you may be unable to get anything.

What if my insurance does not cover all of the damages to my home or personal property?

- You may be eligible for benefits under the FEMA program if you are unable to pay for repair or replacement of essential parts of your home or essential personal property.
- If you keep all of your repair and replacement receipts, you may be able to file your losses with IRS on your income tax returns next year.
- For information, you may call IRS at 1-800-829-1040.

Apply on-line at www.legalservicesalabama.org/apply-for-services

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