

2011 Wild Fire Insurance Claim Checklist:

This Wild Fire Insurance Claim Checklist has been prepared to assist anyone who has suffered damage to their home or business as a result of the recent wildfires. The checklist is not meant to be exhaustive nor is it a substitute for professional advice when needed. It is designed to help individuals with the process of protecting their property rights throughout their insurance claim. I hope you find this information helpful.

1. **Do whatever is necessary to protect the health & welfare of your family.** Property can be replaced, people cannot.
2. **Notify your insurance company either through your agent or your company's reporting hotline at your earliest convenience.** Note the date and time of each phone call you make to your insurance company or its representatives.
3. **Buy a notebook or journal and begin the process of trying to list each and every item in your home or business which may have been destroyed.** Items which are not part of the home were called contents. Contents include everything from furniture to the Q-tips and medications in your bathroom. Memory fades over time, the sooner you begin your list, the better. Try to work your way mentally through each room, closet, cupboard and drawer.
4. Your insurance policy should provide you with alternative living expenses, also called ALE in the industry, to obtain temporary living quarters and also boarding for any pets or livestock. **Ask for the ALE in your initial phone call.**
5. As soon as a safe to visit your property, **take pictures of everything**, destroyed or not before anything is removed or replaced from the property.
6. **Document any damage to outbuildings, trees, shrubs or shrubbery and landscaping.** Do this with both photographs and by making lists.
7. **If any documents such as receipts, insurance papers or evidence of ownership have survived the fire or can be obtained from elsewhere, retrieve these items and make copies for safekeeping.** They will be important to proving your insurance claim.
8. **Try to arrange for a meeting at the earliest possible convenience with an adjuster from your company.** Try to have a friend or acquaintance present at the meeting and take notes on every thing which transpires. Document when you can expect a call back and what kind of advanced funds the insurance company is willing to give you.
9. **Ask questions! Write down the answers!** This is a terribly stressful time in your life. Do not rely on your memory for meetings which take part early in the claims process which may last up to two years.
10. Be persistent. **Make sure that you ask for living expenses and an advance on your damage claim to be paid immediately.** The protection you have paid for over the years for just this situation should be available to you now.
11. Always work with your insurance company but **don't take anything at face value.** If you feel you are being treated unfairly seek professional help. My office will always answer questions if you don't know where to turn.
12. **Don't allow anyone working on behalf of the insurance company to remove any of your property without thoroughly documenting the property first.** If your property gets lost without documentation you may not be able to recover insurance proceeds to replace the property.
13. You can expect a property damage estimate within a few weeks. **You are not bound by the insurance companies estimate.** You have a right to question every expense, deduction or exclusion your insurance company invokes. This can be a confusing process. Seek professional help if you have any questions.
14. Everything is negotiable in property damage claims. **Don't panic at the outset of your claim.** Take care of yourself, your children and animals first. You can always get professional help when things calm down.
15. You have a right to be treated fairly, politely and have your claim considered promptly. You have paid for your coverage.... **Don't be shy about insisting on your rights as a consumer.**

If you need any assistance my office will be happy to answer any questions you may have at no initial charge. Please feel free to call my office at (520) 882-9115 or visit our website @ JoeWatkinsLaw.Com. Good luck!