# FIRES AND OTHER MAJOR DAMAGES TO YOUR HOME



#### State of Nebraska

#### **Department of Insurance**

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Filing a Claim on Your Homeowner's or Renter's Insurance

This brochure discusses typical insurance procedures after your home suffers major damage, such as from a fire. These are only general descriptions to give you an idea of what will happen. This information should not necessarily be presumed to be guidelines or requirements of behavior. In addition, if you are covered by a renter's insurance policy, you should disregard the information pertaining to damage to the building.

#### The Fire Department Has Left, Now What Do You Do?

After you have dealt with the emergency at hand, call your insurance company or agent and explain what has happened. You will need to take steps to prevent further damage to your property, such as covering any exposed parts of your home. Your insurer may suggest someone to take care of this matter; if not, you are expected to make the necessary arrangements. If you fail o do so, the company will not be liable for any additional damages to your property, only the original damage.

If you are unable to live in your home while repairs are being made, or because a public official declares the home unlivable, your policy may pay for your lodging. If you have coverage for "additional living expenses," your policy may pay for the costs of living someplace other than your home. However, if you were living in a modest home, don't expect your insurer to put you up in a 5–Star hotel. And, your insurer is not required to pay for your lodging beyond what is necessary; if you cause any delays in the claims process, your policy will not pay for the resulting extra days you are not able to live at home.

You are still expected to pay for anything that you would ordinarily pay. For example, you would still have a grocery bill if you were living at home, so only a percentage of your restaurant meals will be paid. Ask your insurer exactly what will be covered by your policy, so you will know what to expect.

If it is necessary to move and store some of your belongings while the repairs are being made to your home, check your policy for coverage of these expenses.

Save all receipts, in case you need to prove you spent the money on an item or service.

#### Attic, Basement, & Garage

| No.<br>Articles | ARTICLE                         | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|---------------------------------|------------------|------------------|------------------------------|
|                 | Automobile Tools                |                  |                  |                              |
|                 | Auto Accessories                |                  |                  |                              |
|                 | Barbecue Equipment              |                  |                  |                              |
|                 | Christmas Decorations           |                  |                  |                              |
|                 | Dehumidifier                    |                  |                  |                              |
|                 | Food Freezer                    |                  |                  |                              |
|                 | Freezer Contents                |                  |                  |                              |
|                 | Furniture Stored                |                  |                  |                              |
|                 | Garden & Lawn Tools             |                  |                  |                              |
|                 | Heaters                         |                  |                  |                              |
|                 | Holiday Decorations             |                  |                  |                              |
|                 | Humidifiers                     |                  |                  |                              |
|                 | Luggage                         |                  |                  |                              |
|                 | Paints, Brushes                 |                  |                  |                              |
|                 | Patio or Porch Furniture (List) |                  |                  |                              |
|                 | Power Mower                     |                  |                  |                              |
|                 | Power Tools                     |                  |                  |                              |
|                 | Tables                          |                  |                  |                              |
|                 | Trunks                          |                  |                  |                              |
|                 | Water Heater                    |                  |                  |                              |
|                 | Water Softener                  |                  |                  |                              |
|                 | Work Bench & Accessories        |                  |                  |                              |
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#### Silverware, China, & Glassware

| No.<br>Articles | ARTICLE               | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|-----------------------|------------------|------------------|------------------------------|
|                 | China                 |                  |                  |                              |
|                 | Glassware             |                  |                  |                              |
|                 | Knives, forks, spoons |                  |                  |                              |
|                 | Other Silver Flatware |                  |                  |                              |
|                 | Service Sets          |                  |                  |                              |
|                 | Silver Hollow Ware    |                  |                  |                              |
|                 |                       |                  |                  |                              |
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## Library, Den, or Home Office

| No.<br>Articles | ARTICLE            | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present<br>Value |
|-----------------|--------------------|------------------|------------------|---------------------------------|
|                 | Bric-a-Brac        |                  |                  |                                 |
|                 | Bookcases          |                  |                  |                                 |
|                 | Books              |                  |                  |                                 |
|                 | Cabinets           |                  |                  |                                 |
|                 | Chairs             |                  |                  |                                 |
|                 | Computer Equipment |                  |                  |                                 |
|                 | Computer Software  |                  |                  |                                 |
|                 | Curtains & Shades  |                  |                  |                                 |
|                 | Desks              |                  |                  |                                 |
|                 | Desk Sets          |                  |                  |                                 |
|                 | Draperies & Shades |                  |                  |                                 |
|                 | Fireplace Fixtures |                  |                  |                                 |
|                 | Lamps              |                  |                  |                                 |
|                 | Rugs & Carpets     |                  |                  |                                 |
|                 | Sofas              |                  |                  |                                 |
|                 | Stereo Equipment   |                  |                  |                                 |
|                 | Tables             |                  |                  |                                 |
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#### **Check Your Policy**

Although it is best to be familiar with your policy before you incur a claim, do it now if you haven't already done so. You are responsible for certain activities, such as cooperating with the insurer and the preventative steps described above. You need to know what your responsibilities are, so you can comply with them. If your policy was destroyed, ask your agent to get you a new copy.

You also need to know what your policy does and doesn't cover. Although some policies cover most types of damage, there are always some exclusions. Most policies will not pay for damage caused by flood, backed up sewers, earthquakes, or any cause that is not sudden and accidental. Some policies will only pay for damage caused by specific named perils; damage caused by other problems will not be paid.

Don't forget to check your policy for any deadlines you will be required to meet. Once a settlement has been decided upon, you may be required to make the necessary repairs or replacements within a matter of months.

### Inspections

Some claims, especially major ones, require an inspection by an adjuster. The adjuster may be an employee of the insurance company or may be an employee of an independent company that provides adjusting services to insurers. He or she will review your home's damage and prepare an estimate of the cost to repair the damage. He or she may be able to suggest some contractors. If not, you will need to find someone who will do the repairs.

Ultimately, you are responsible for the choice of any contractors. To help you decide which contractor to use, you may want to consider recommendations from trusted friends, the length of time the contractor has been in business, references from previous customers, Better Business Bureau records, and any professional designations, such as certifications from the Institute of Inspection, Cleaning, and Restoration Certification or the Association of Specialists in Cleaning and Restoration. You should also check if the contractor has any required licenses.

Also, be sure the contractor provides you with a certificate showing the insurance covering their employees.

Most policies pay for the costs to restore your home to its condition immediately before your loss. It will not pay for improvements to your home. If you would like to upgrade anything, talk to your adjuster about allowing you to pay the difference between the policy's payment and the cost of the upgrade.

If your contractor is not able to repair the damage for the amount quoted by the adjuster, you or the contractor should talk to the adjuster regarding the specific discrepancies. Modifications to the original estimate may be possible.

#### **Itemized List of Personal Property**

Unless you experienced a total loss, the adjuster will probably ask you for an itemized list of the contents that have been damaged by the loss. Your list usually should include where and when the item was purchased, how much it cost at the time of purchase, and its estimated present value. Use the forms provided by the adjuster. If your insurer does not have any forms, ask the adjuster if you can use the forms attached to this brochure. Be sure to include everything damaged; any items left off of the list will not be paid.

Also, do not throw away any items until you have cleared them with the adjuster. It's also a good idea to videotape or take a photograph of any items you throw away, in case you later must prove you owned them. Don't forget you may already have proof of an item's existence in old family photographs or videotapes.

It would be even better if you already possessed an itemized list of your belongings that you stored someplace other than your home. Such a list, prepared in advance of a major claim and periodically updated, would not only save you from the trouble of preparing such a list after everything is damaged and dirty. You could also use it to make sure you your policy's personal property limits are adequate to cover everything you own.

#### Clothing

| No.<br>Articles | ARTICLE                     | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
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|                 | Attach more pages as needed |                  |                  |                              |
|                 | TOTALS                      |                  |                  |                              |

#### **Clothing**

| No.<br>Articles | ARTICLE | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
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#### **ACV versus Replacement Cost**

After you and the adjuster agree on the amount of the claim, the adjuster usually sends you a check for the amount of the Actual Cash Value (ACV) of the damaged property. ACV is the Replacement Cost" value minus depreciation. After the damage has been repaired, or the items replaced, you should send a copy of the invoice to the adjuster. If your policy pays for "Replacement Costs," your adjuster will then send you a check for the difference between the Actual Cash Value and the Replacement Cost.

#### **Ordinance and Law Coverage**

Most policies do not pay to upgrade your property to meet existing laws, codes or other government requirements. Only the repairs necessary to restore it to its immediately previous condition are paid. For example, if you are required to upgrade your electrical service to meet current code, you will pay all additional costs for the modernization.

#### If You Have A Problem

If you are having a problem with your claim, you should consult your adjuster. If your adjuster is the problem, call his or her supervisor.

If you continue to have a problem, you can file a written complaint with the Nebraska Department of Insurance. The Department can open the lines of communication between you and the company. In addition, the Department will check if the company has violated any insurance laws.

The Department of Insurance can't decide questions of fact, or act like a court of law, nor can the Department order an insurance company to pay a claim. But, we can help you determine why you are having a problem, so you will better understand what you can do to get the problem resolved.

If your loss is substantial, you should also consider discussing your problem with an attorney.

## **Living Room**

| No.<br>Articles | ARTICLE                  | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|--------------------------|------------------|------------------|------------------------------|
|                 | Air Conditioner (window) |                  |                  |                              |
|                 | Bar & Equipment          |                  |                  |                              |
|                 | Bric-a-Brac              |                  |                  |                              |
|                 | Bookcases                |                  |                  |                              |
|                 | Books                    |                  |                  |                              |
|                 | Cabinets                 |                  |                  |                              |
|                 | Card Tables              |                  |                  |                              |
|                 | CD's                     |                  |                  |                              |
|                 | Chairs                   |                  |                  |                              |
|                 | Chests                   |                  |                  |                              |
|                 | Clocks                   |                  |                  |                              |
|                 | Computer                 |                  |                  |                              |
|                 | Curtains & Shades        |                  |                  |                              |
|                 | Cushions/Throw Pillows   |                  |                  |                              |
|                 | Desks                    |                  |                  |                              |
|                 | Desk Sets                |                  |                  |                              |
|                 | Draperies                |                  |                  |                              |
|                 | Electrical Equipment     |                  |                  |                              |
|                 | Fireplace Fixtures       |                  |                  |                              |
|                 | Mirrors                  |                  |                  |                              |
|                 | Pictures                 |                  |                  |                              |
|                 | Printer (computer)       |                  |                  |                              |
|                 | Rugs & Carpets           |                  |                  |                              |
|                 | Sheet Music              |                  |                  |                              |
|                 | Slip Covers              |                  |                  |                              |
|                 | Sofas or Studio Couches  |                  |                  |                              |
|                 | Standing Lamps           |                  |                  |                              |
|                 | Stands                   |                  |                  |                              |
|                 | Stereo                   |                  |                  |                              |
|                 | Stereo Speakers          |                  |                  |                              |
|                 | Table Lamps              |                  |                  |                              |
|                 | Tables                   |                  |                  |                              |
|                 | Tapestries               |                  |                  |                              |
|                 | Television Set           |                  |                  |                              |
|                 | Televicien eet           |                  |                  |                              |
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## **Laundry Room**

| No.<br>Articles | ARTICLE         | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|-----------------|------------------|------------------|------------------------------|
|                 | Dryer           |                  |                  |                              |
|                 | Drying Racks    |                  |                  |                              |
|                 | Ironing Board   |                  |                  |                              |
|                 | Iron            |                  |                  |                              |
|                 | Laundry Baskets |                  |                  |                              |
|                 | Sewing Machine  |                  |                  |                              |
|                 | Sewing Material |                  |                  |                              |
|                 | Sewing Table    |                  |                  |                              |
|                 | Sorter          |                  |                  |                              |
|                 | Steamer         |                  |                  |                              |
|                 | Washing Machine |                  |                  |                              |
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## **Musical Instruments**

| No.<br>Articles | ARTICLE     | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|-------------|------------------|------------------|------------------------------|
|                 | Music Books |                  |                  |                              |
|                 | Piano       |                  |                  |                              |
|                 | Sheet Music |                  |                  |                              |
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# Bathroom(s)

| No.<br>Articles | ARTICLE      | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|--------------|------------------|------------------|------------------------------|
|                 | Accessories  |                  |                  |                              |
|                 | Bath Linens  |                  |                  |                              |
|                 | Bath Mats    |                  |                  |                              |
|                 | Guest Towels |                  |                  |                              |
|                 | Hand Towels  |                  |                  |                              |
|                 | Bath Towels  |                  |                  |                              |
|                 | Washcloths   |                  |                  |                              |
|                 | Furniture    |                  |                  |                              |
|                 | Medicines    |                  |                  |                              |
|                 | Scale        |                  |                  |                              |
|                 | Shaver/Razor |                  |                  |                              |
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## **Sports Equipment**

| No.<br>Articles | ARTICLE                        | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|--------------------------------|------------------|------------------|------------------------------|
|                 | Baseball/Softball Equipment    |                  |                  |                              |
|                 | Bicycles & Eqiupment           |                  |                  |                              |
|                 | Cameras & Equipment            |                  |                  |                              |
|                 | Camping Equipment              |                  |                  |                              |
|                 | Children's Playthings          |                  |                  |                              |
|                 | Coin & Stamp Collections       |                  |                  |                              |
|                 | Croquet Sets                   |                  |                  |                              |
|                 | Firearms                       |                  |                  |                              |
|                 | Fishing Equipment              |                  |                  |                              |
|                 | Golf Clubs & Bags              |                  |                  |                              |
|                 | Hunting Equipment              |                  |                  |                              |
|                 | Racquets                       |                  |                  |                              |
|                 | Skis                           |                  |                  |                              |
|                 | Tennis Equipment               |                  |                  |                              |
|                 | Trophies                       |                  |                  |                              |
|                 | Other Hobby & Sports Equipment |                  |                  |                              |
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## **Dining Room**

| No.<br>Articles | ARTICLE            | Year<br>Obtained | Original<br>Cost | Estimate of Present Value |
|-----------------|--------------------|------------------|------------------|---------------------------|
|                 | Bookcases          |                  |                  |                           |
|                 | Buffet             |                  |                  |                           |
|                 | Cabinets           |                  |                  |                           |
|                 | Chairs             |                  |                  |                           |
|                 | Chests             |                  |                  |                           |
|                 | Clocks             |                  |                  |                           |
|                 | Curtains & Shades  |                  |                  |                           |
|                 | Draperies          |                  |                  |                           |
|                 | Fireplace Fixtures |                  |                  |                           |
|                 | Mirrors            |                  |                  |                           |
|                 | Pictures           |                  |                  |                           |
|                 | Rugs & Carpets     |                  |                  |                           |
|                 | Service Tables     |                  |                  |                           |
|                 | Standing Lamps     |                  |                  |                           |
|                 | Table Linens       |                  |                  |                           |
|                 | Lucheon Sets       |                  |                  |                           |
|                 | Napkins            |                  |                  |                           |
|                 | Table Cloths       |                  |                  |                           |
|                 | Table Covers       |                  |                  |                           |
|                 | Tables             |                  |                  |                           |
|                 | Tapestries         |                  |                  |                           |
|                 | Tea Wagons         |                  |                  |                           |
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## **Family Room**

| No.<br>Articles | ARTICLE                         | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|---------------------------------|------------------|------------------|------------------------------|
|                 | Bar & Equipment                 |                  |                  |                              |
|                 | Bric-a-Brac                     |                  |                  |                              |
|                 | Card Tables                     |                  |                  |                              |
|                 | CD's                            |                  |                  |                              |
|                 | Chairs                          |                  |                  |                              |
|                 | Couches                         |                  |                  |                              |
|                 | Curtains & Shades               |                  |                  |                              |
|                 | DVD Player                      |                  |                  |                              |
|                 | Electronic Entertainment Equip. |                  |                  |                              |
|                 | Electrical Equipment            |                  |                  |                              |
|                 | Fireplace Fixtures              |                  |                  |                              |
|                 | Lamps                           |                  |                  |                              |
|                 | Pictures                        |                  |                  |                              |
|                 | Rugs & Carpets                  |                  |                  |                              |
|                 | Stereo Equipment                |                  |                  |                              |
|                 | Tables                          |                  |                  |                              |
|                 | Television Set                  |                  |                  |                              |
|                 | VCR                             |                  |                  |                              |
|                 | Videotapes & DVD's              |                  |                  |                              |
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# Bedrooms 2, 3, & 4

| No.<br>Articles | ARTICLE               | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|-----------------------|------------------|------------------|------------------------------|
|                 | Bric-a-Brac           |                  |                  |                              |
|                 | Bed Clothing          |                  |                  |                              |
|                 | Blankets              |                  |                  |                              |
|                 | Comforters            |                  |                  |                              |
|                 | Electric Blankets     |                  |                  |                              |
|                 | Fancy Covers          |                  |                  |                              |
|                 | Mattress Pads         |                  |                  |                              |
|                 | Pillows               |                  |                  |                              |
|                 | Sheets                |                  |                  |                              |
|                 | Spreads/Quilts        |                  |                  |                              |
|                 | Bureaus               |                  |                  |                              |
|                 | Carpets & Rugs        |                  |                  |                              |
|                 | Chests                |                  |                  |                              |
|                 | Chairs                |                  |                  |                              |
|                 | Cosmetics             |                  |                  |                              |
|                 | Clocks                |                  |                  |                              |
|                 | Curtains & Shades     |                  |                  |                              |
|                 | Desks                 |                  |                  |                              |
|                 | Draperies             |                  |                  |                              |
|                 | Dressers              |                  |                  |                              |
|                 | Dressing Tables       |                  |                  |                              |
|                 | Electrical Appliances |                  |                  |                              |
|                 | Lamps                 |                  |                  |                              |
|                 | Mattresses            |                  |                  |                              |
|                 | Mirrors               |                  |                  |                              |
|                 | Radio                 |                  |                  |                              |
|                 | Tables                |                  |                  |                              |
|                 | Television Sets       |                  |                  |                              |
|                 | Vanity Sets           |                  |                  |                              |
|                 |                       |                  |                  |                              |
|                 |                       |                  |                  |                              |
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|                 |                       |                  |                  |                              |
|                 | TOTALS                |                  |                  |                              |

### **Master Bedroom**

| No.<br>Articles | ARTICLE               | Year<br>Obtained | Original<br>Cost | Estimate of<br>Present Value |
|-----------------|-----------------------|------------------|------------------|------------------------------|
|                 | Bric-a-Brac           |                  |                  |                              |
|                 | Beds                  |                  |                  |                              |
|                 | Bed Clothing          |                  |                  |                              |
|                 | Blankets              |                  |                  |                              |
|                 | Comforters            |                  |                  |                              |
|                 | Electronic Blankets   |                  |                  |                              |
|                 | Fancy Covers          |                  |                  |                              |
|                 | Mattress Pads         |                  |                  |                              |
|                 | Pillows               |                  |                  |                              |
|                 | Sheets                |                  |                  |                              |
|                 | Spreads/Quilts        |                  |                  |                              |
|                 | Bureaus               |                  |                  |                              |
|                 | Carpets & Rugs        |                  |                  |                              |
|                 | Chests                |                  |                  |                              |
|                 | Chairs                |                  |                  |                              |
|                 | Cosmetics             |                  |                  |                              |
|                 | Clocks                |                  |                  |                              |
|                 | Curtains & Shades     |                  |                  |                              |
|                 | Desks                 |                  |                  |                              |
|                 | Draperies             |                  |                  |                              |
|                 | Dressers              |                  |                  |                              |
|                 | Dressing Tables       |                  |                  |                              |
|                 | Electrical Appliances |                  |                  |                              |
|                 | Lamps                 |                  |                  |                              |
|                 | Mattresses            |                  |                  |                              |
|                 | Mirrors               |                  |                  |                              |
|                 | Night Stands          |                  |                  |                              |
|                 | Pictures              |                  |                  |                              |
|                 | Radio                 |                  |                  |                              |
|                 | Tables                |                  |                  |                              |
|                 | Television Sets       |                  |                  |                              |
|                 | Vanity Set            |                  |                  |                              |
|                 |                       |                  |                  |                              |
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|                 |                       |                  |                  |                              |
|                 | TOTALS                |                  |                  |                              |

### Kitchen\*

| No.      |                                  | Year     | Original | Estimate of   |
|----------|----------------------------------|----------|----------|---------------|
| Articles | ARTICLE                          | Obtained | Cost     | Present Value |
|          | Automatic Dishwasher             |          |          |               |
|          | Brushes, Brooms & Mops           |          |          |               |
|          | Cabinets                         |          |          |               |
|          | Canned Goods                     |          |          |               |
|          | Chairs & Stools                  |          |          |               |
|          | Chafing Dishes                   |          |          |               |
|          | Clocks                           |          |          |               |
|          | Crockery                         |          |          |               |
|          | Curtains & Shades                |          |          |               |
|          | Disposal                         |          |          |               |
|          | Electrical Appliances            |          |          |               |
|          | Blender                          |          |          |               |
|          | Coffee-Maker                     |          |          |               |
|          | Slow-Cooker/Crockpot             |          |          |               |
|          | Electric Can Opener              |          |          |               |
|          | Electric Grill                   |          |          |               |
|          | Electric Frying Pan              |          |          |               |
|          | Food Mixers                      |          |          |               |
|          | Roaster                          |          |          |               |
|          | Toaster                          |          |          |               |
|          | Exhaust Fan                      |          |          |               |
|          | Foods & Supplies- include spices |          |          |               |
|          | Knives                           |          |          |               |
|          | Linens                           |          |          |               |
|          | Liquors & Wines                  |          |          |               |
|          | Pots & Pans                      |          |          |               |
|          | Radio                            |          |          |               |
|          | Refrigerator                     |          |          |               |
|          | Rugs & Carpets                   |          |          |               |
|          | Stove & Oven                     |          |          |               |
|          | Tables                           |          |          |               |
|          | Television Set                   |          |          |               |
|          | Utensils                         |          |          |               |
|          | Vacuum Cleaner                   |          |          |               |
|          |                                  |          |          |               |
|          |                                  |          |          |               |
|          |                                  |          |          |               |
|          |                                  |          |          |               |
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|          |                                  |          |          |               |
|          |                                  |          |          |               |
|          |                                  |          |          |               |
|          |                                  |          |          |               |
|          | TOTALS  *Include break           | I        |          |               |

\*Include breakfast room and pantry