

FIRES AND OTHER MAJOR DAMAGES TO YOUR HOME



State of Nebraska

Department of Insurance

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www.doi.nebraska.gov



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

Silverware, China, & Glassware

No. Articles	ARTICLE	Year Obtained	Original Cost	Estimate of Present Value
	China			
	Glassware			
	Knives, forks, spoons			
	Other Silver Flatware			
	Service Sets			
	Silver Hollow Ware			
	TOTALS			

Library, Den, or Home Office

No. Articles	ARTICLE	Year Obtained	Original Cost	Estimate of Present 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			
	TOTALS			

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.

Clothing

No. Articles	ARTICLE	Year Obtained	Original Cost	Estimate of Present Value
	TOTALS			

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.

