



## Consumer Alert

Nebraska Department of Insurance  
402-471-2201 - Toll-free Consumer Hotline 1-877-564-7323  
www.doi.ne.gov

### **Making The Claims Process Easier When Faced with a Loss**

*A particularly devastating storm season can leave a string of damage from coast to coast. Many families are left to clean up the mess while trying to rebuild their shattered lives. At these times, it is critical to be prepared with the information your insurance adjuster will need to quickly process your claim. The Nebraska Department of Insurance offers these tips:*

#### **Auto and Homeowners Claims**

Take photographs/video of the damage. Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Save all receipts, including those from the temporary repairs covered by your insurance policy. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage.

#### **Other Tips for Filing Auto or Homeowners Claims:**

- Don't make permanent repairs. An insurance company might deny a claim if you make permanent repairs before the damage is inspected.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.

#### **Know Your Policy**

Understand what your policy says. The policy is a contract between you and your insurance company. Know what's covered, what's excluded and what the deductibles are.

#### **File Claims as Soon as Possible**

Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

#### **Provide Complete, Correct Information**

Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

#### **Keep Copies of all Correspondence**

Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

### **Ask Questions**

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in the question. Find out if the disagreement is because you and the insurance company interpret your policy differently. If this disagreement results in a claim denial, make sure you obtain a written letter explaining the reason for the denial and the specific policy language under which the claim is being denied.

### **Don't Rush Into a Settlement**

Ask the adjuster for an itemized explanation of the claim settlement offer. If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek professional advice.

### **Making Repairs**

Be wary of contractors who demand up-front payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly. Get more than one bid. Ask for at least three references. Check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number and driver's license number of the contractor.

### **Contact Your State Insurance Department**

If you have a dispute with your insurer about the amount or terms of the claim settlement, contact the Nebraska Department of Insurance for assistance at 402-471-2201 or on its toll-free consumer hotline at 1-877-564-7323. A consumer complaint questionnaire, found under the Consumer dropdown on our website at [www.doi.ne.gov](http://www.doi.ne.gov), can also be filed electronically or mailed to the Department to initiate an investigation of a claim that you feel has been unnecessarily delayed or improperly handled.

### **Before the Storm**

It's never too late to get prepared. A home inventory can help make the claims process easier following a storm.