

How to Protect Your Rights After a Natural Disaster



In the aftermath of any natural disaster, homeowners and small business owners can take steps to protect their rights and ensure that just and fair insurance claims are paid. The American Association for Justice has put together a few tips to keep in mind to protect your rights under your insurance policy:

- **READ YOUR POLICY CAREFULLY:** You should know exactly what is covered and how to appeal a denial by your insurance company.
- **MAKE YOUR OWN ESTIMATE:** Obtain and submit to the insurance company your own estimate of what it would take to repair the damaged property as soon as reasonably possible.
- **BE VERY CAREFUL FILLING OUT FORMS:** Even if you make an honest mistake your insurance company may seize on that as a reason to retroactively deny your coverage.
- **REMEMBER WHO ADJUSTERS WORK FOR:** The adjuster is the face of the insurance company. Treat the adjuster as though they were the insurance company, making all requests and complaints to them as well as the insurance company directly.
- **COMMUNICATIONS IS THE KEY:** There is no such thing as too many communications to the insurance company or the adjuster; written communications are best. See next tip.
- **PUT EVERYTHING IN WRITING:** Calling your insurance company is likely to be a frustrating experience, and you will not be able to prove anything that a company representative tells you over the phone. Keep records of all bills and correspondence.
- **THE FIRST ESTIMATE IS NOT ALWAYS RIGHT:** The estimate that the adjuster provides you is rarely adequate. If you feel the estimate you received is not correct, challenge it in writing.
- **PHOTOGRAPHS:** Photographs. Photographs. Photographs. Take pictures of everything.
- **CONTACT YOUR STATE INSURANCE DEPARTMENT:** They may be able to help you. But they will not represent you in a private matter, so if all else fails you may need to consult with an attorney.
- **DO NOT CASH A PREMIUM REFUND CHECK:** If your insurance company rescinds your insurance they may send you a refund for the premiums you paid. Cashing it may be interpreted as accepting their decision.
- **AND MOST OF ALL, DO NOT GIVE UP:** Insurance companies count on you giving up. Fight for your rights.

Visit the following sites for additional information to help with claims from Hurricane Sandy:

- [Consumer Federation of America](#)
- [Connecticut Insurance Department](#)
- [Delaware Department of Insurance](#)
- [Maryland Insurance Administration](#)
- [New Hampshire Insurance Department](#)
- [New Jersey Department of Banking and Insurance](#)
- [New York Department of Financial Services](#)
- [North Carolina Department of Insurance](#)
- [Virginia Bureau of Insurance](#)