

INSURANCE CLAIM CHECKLIST

1. Document the Damage

- Photos/videos/receipts
- Estimate the Cost of Repair
- Water & clean-up
- Personal property loss
- Temporary housing/transportation may be covered

2. Check Policies for Coverage

- Auto/homeowners/other/NFIP community
- Coverages/exclusions/riders
- Deductibles

3. Immediately Notify Carrier

- 30-60-day notice requirement
- Send in writing via email/certified mail (receipt)
- Include: Name of insureds; property address; policy #; what happened & when; documentation of the damage

4. Fill Out Claim Form/Proof of Loss

- Occupancy
- Title & interests (changes)
- Other insurance
- Damages

5. Negotiate with Carrier

- Push back against claim that losses are not covered
- Make temporary repairs to prevent further damage
- Ask for an advanced payment for the loss
- Submit a written demand for an appraisal/hire an independent appraiser

WHERE TO GO FOR HELP

- State Bar of Michigan, Lakeshore Legal Aid, Legal Services of Eastern Michigan, and private law firms 1-866-418-8315
- State Bar of Michigan: 1-800-968-0738