

# Insurance Tips for Homeowners

Dealing with the aftermath of a home burglary, fire, or destructive storm is stressful and can pose challenges for homeowners. The following suggestions and tips will help you prevent losses, and reduce damages when they occur. You'll also find information about how you can plan ahead to make it easier to prove your loss and how to file a claim with your insurance company.

## How you can help prevent a loss

- Install and maintain smoke alarms
- Place small fire extinguishers in strategic locations in your home
- If possible, install a sprinkler system
- If feasible, install a security system
- Keep your home and land maintained and free of debris

Many companies offer discounted rates when you install security or sprinkler systems in your home.

## What you can do to plan ahead

If you should need to file a claim in the future, the following suggestions will make the process easier to prove your loss:

- Create and regularly update a written inventory of your home's contents
- Videotape or photograph the contents of your home
- Engrave your larger possessions with identifying marks, such as your TV, stereo, etc.
- Photograph or videotape the exterior of your home from several angles and viewpoints
- Have special valuables appraised, such as jewelry, antiques, stamps, coins, and other collectibles
- Keep your insurance policy, home inventory, receipts, appraisals, and photos and videotape records in a secondary location, such as your office, with a trusted friend, or in a bank safe-deposit box

Set a specific date each year to review and update the inventory list and other records. For more information about how to create an inventory list, read our fact sheet, "Household Inventory."

## **Steps you should take if you need to file a claim**

If you experience a loss, you should:

- Notify your agent or insurance company.
- Ask your agent or company what documents, forms, and other data you will need to process your claim.
- Review your policy and ask your agent or company for an explanation of your coverage.
- Protect your property from further damage. Save the receipts for temporary repairs, and submit them to the insurance company for reimbursement. You should not make permanent repairs until your insurance company can inspect the damaged property.
- If you are unable to live in your home, provide your insurance company with contact information so they can reach you.
- Itemize your contents loss in an inventory list, and include copies of receipts for larger items.
- If your loss is due to a criminal act, such as burglary or theft, notify the police.

Your insurance contract requires you to prove your loss. In addition to your inventory, receipts are the best way to do this. If you don't have receipts, then photos of the damaged or missing items may help prove the loss. Brochures and other materials may also be helpful. If your company requires you to submit a "proof of loss" form, complete it and submit it in a timely manner to help prevent claims processing delays.

## **When you and your insurance company disagree on the amount of your loss**

If you and your insurer do not agree on the value of your loss, you can initiate the appraisal clause in your insurance contract. This requires you and your insurance company to each select a competent and impartial appraiser. The appraisers then select an umpire. Each appraiser then evaluates the loss and determines the value of each item. The umpire settles any disagreement between the two appraisers about the value of any item. You and your insurance company share the cost of this process.

## **Resolving and paying claims**

Once your insurance company receives notice of your claim, it must acknowledge receipt within 10 business days, unless it makes payment within that period.

Your insurance company must also complete an investigation of the claim within 30 days of being notified, unless it cannot reasonably complete the investigation within that timeframe.

If your insurance company needs more time to decide to accept or deny your claim, it must notify you and provide you with reasons within 15 business days of receiving the proof of loss. If it does not complete the investigation within 45 days after you submit proof of loss, your insurer must tell you why, in writing, and follow-up every 30 days until it completes the investigation.

Keep in mind that if you file a claim, your insurance company may use that information to determine whether they continue to offer you coverage and how much your coverage will cost.

For specific details on these requirements, read the state regulation, [\(WAC\) 284-30-360\(1\)](#), [284-30-370](#) and [284-30-380\(3\)](#).

**The Office of the Insurance Commissioner can help you!**

If you have any questions or need additional information about your rights as an insurance consumer, call our Insurance Consumer Hotline at

**1-800-562-6900**

or visit our Web site at

<http://www.insurance.wa.gov/>