



Updating and documenting the condition of your property can prevent major post-loss delays. Now is the time to do a check-up on your insurance coverage.

Tutwiler Insurance Tips

The best time to protect yourself from frustrating claim situations is before you experience a loss. Tutwiler & Associates offers a comprehensive pre-loss service and first response guarantee for those properties that require professional assistance. As always, we are available to answer any policy questions you may have.

Pre-Loss:

1. Review your insurance policy and its coverages in order to understand what is and, more importantly, what isn't covered. All insurance policies have exclusions and limitations and it's best to know what they are prior to a loss.

2. Evaluate the general condition of your property. Make repairs that might prevent future losses. Roofs should be checked annually for leaks.

3. Prepare an inventory of your personal property and belongings. Make note that there are FREE inventory software downloads available on-line. Simply search: "Homeowners inventory list"

4. Keep a copy of your insurance policy in a secure off site location, so you will be able to reference the policy information.

5. Know the difference between Replacement Cash Value (RCV) vs. Actual Cash Value (ACV) and what your policy covers.

6. Review and be comfortable with your deductible amounts.

7. Understand building codes.

8. Understand the coverages & limits of your policy. If not, ask a professional to explain.

Post-Loss:

- 1.** Never take NO as a final answer.
- 2.** Get EVERYTHING in writing if you are not satisfied. Just as insurance adjusters are required to do in their files, an insured should keep detailed notes of who said what and when. In telephone calls or a personal meeting with the adjuster or others sent out to the loss by the insurance company, memorialize the conversation with a summary including date and time and the person who said what. This is most critical in large losses or Cat events as you may have multiple parties involved. If one adjuster starts out on the loss and another is assigned due to the first being rotated out, you need to document any conversations or promises made.
- 3.** Confirmation letters are also critical in these matters. Time and time again we hear complaints and run into problems when getting involved on a loss at a later date, that a new adjuster will not honor what a prior adjuster said to an insured because the initial claims file is lost or the new adjuster has no historical information to reference.
- 4.** Stay updated with The State Department of Insurance to keep current with important issues and confirm that your adjuster or contractor is licensed.
- 5.** Be persistent. If you feel you are getting nowhere with the insurance company, hire a public adjuster to fight for you.

www.publicadjuster.com

Remember be prepared. Always be prepared.