

SEVEN ESSENTIAL ISSUES TO FIRE CLAIM MANAGEMENT

1. **Know What Your Policy Provides:** Read your policy thoroughly so you understand both your and the insurance companies obligations. Don't trust the insurance company to accurately portray the provisions of the policy.
2. **Document Your Loss Immediately And Thoroughly:** As soon as possible, document loss with video and/or still pictures. Make a detailed list.
3. **Take The Largest And All Advances Offered:** The insurance company will probably never be more generous than in aftermath of fire, and you will probably need all you are given.
4. **Request Compensation According To Policy Provisions:** The same damage can be described in a variety of ways, some covered by the policy and some may not. Removal of a fallen tree might not be covered but debris removal may be so characterize it this way.
5. **Get Everything In Writing:** Spoken agreements with an adjuster are usually worth nothing.
6. **Keep A Journal Of Your Claim:**
7. **Keep Out Of The Middle, Financially:** Have as much as possible billed directly to the insurance company. Insurance companies are often slow in repaying and you may be stuck with the costs.

DEALING WITH CONTRACTORS

The Contractors State License Board (CSLB) reminds consumers of their rights and responsibilities when hiring building contractors. The CSLB has found that the most common complaints against contractors can be avoided when consumers:

- Do not pay excessive down payments to contractors
- Do not let payments on home improvement projects get ahead of the work
- Hire only licensed building contractors
- Get several bids from different contractors
- Check out the [contractor's license status](#) and history with the CSLB.