



**Claim Help Public Adjusting Group**  
"Advocates for the Insured"

(405) 630-7667

## **How to prepare before a loss; Disaster planning is important to your checkbook....**

***The best Insurance Policy is the one you never have to use.*** If you have to use it, that means something bad has happened. However, accidents and unexpected events do occur.

### **The best time to prepare is now!**

#### **Have a copy of your insurance policy information.**

There are several documents you should have for immediate access.

- 1.) Insurance policy booklet.
- 2.) Declarations page of your policy.
- 3.) Endorsements to your policy.
- 4.) The name of your mortgage company and account number.
- 5.) Preselect a Public Insurance Adjuster. Keep their contact information with the above important papers. This way, you can immediately contact an insurance professional should a loss occur. A Licensed Public Adjuster can give you authoritative advice before or after you sustain a loss.

#### **Keep your policy in a safe place.**

Make a copy of the above documents. Keep a copy at your home or office and place the original at a separate location such as a Safety Deposit Box or a Safe Room. Another option is to have it electronically backed up with an online backup service.

**NOTE: If your policy can be destroyed due to a loss event to your home or business, it is *not* in a safe place.**

If you don't have these documents, now is the time to request them from your insurance carrier or agent.

#### **Read your insurance policy:**

**Insurance policies are the least read, bestselling booklets today; take time to read yours.**

#### **Be familiar with the terms and conditions of your policy.**

- Do you know what is covered?
- Do you know what is excluded in your policy?
- Do you know "***Your Duties after a Loss***"

Your insurance company has obligations and so do you. **It is important to know "Your Duties after a Loss" has occurred.** Read this section well. If you do not comply with what is required by you after a loss, it could have a great impact on your claim.

### **Make sure you have adequate insurance for your needs:**

If you have questions about your policy or the coverage you have, contact your insurance agent and find out before a loss occurs. Ask questions and write down the answers. Request more information if necessary. If you find you don't have coverage for a particular risk, try to increase your coverage or purchase an endorsement protect your interests.

### **Inventory your Personal Property**

When a loss should occur, the burden of proof is on the policyholder. The best way to prove a loss is to document what you have before an event occurs.

### **Personal Property:**

Personal property is the belongings you own that is part of the structure. For example, if you could take the roof off your house, turn it upside down and shake it, all the items that would fall out would typically be considered personal property. Personal property are those items that are not attached to the structure.

You are the best person to know what you owned and prior to a loss. In the event of a loss, it will be your responsibility to itemize the damaged personal property in order to prove your loss to your insurance company.

- Create a detailed list of every item of value in your home *before* a loss occurs. Include make, model, serial numbers, and the year it was purchased. Use our **Pre-loss Personal Property Form** to record your information.
- Be sure to include rarely used items such as sports equipment and seasonal decorations, etc.
- If you have receipts for important purchases, it is a good idea to include them in your inventory. A good way to record receipts is to take a digital photograph of the receipt itself.
- **Take Photographs or video the contents of your home.** For more photo ideas download **Photo Tips** document.

**Real Property:** This would be the structure itself and appurtenant structures to your home or business. This would include structures such as storage buildings, fences, etc. These are structures that are not attached to your home.

- Take Photographs of the interior and exterior of your home or business.

Taking pictures has never been easier than it is today. No one knows your property better than you do. Having photographs of your structure can establish the condition of your property before a loss. Photographs can demonstrate new damage and substantiate it is not pre-existing damage.

In the event a catastrophe should occur, having these documents readily available will prove to be invaluable.

*Any policyholder* who has questions, needs help with the claim process, or experiences difficulty obtaining a fair settlement, feel free to contact us for assistance. The sooner you contact Claim Help Public Adjusting Group, the sooner we can start to protect your financial interests and assist you in returning your life back to a normal routine.

### **Contact us:**

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