



Legal Aid Society

DISASTER INSURANCE CLAIM TIP SHEET

- **Find a copy of your policy. Your agent can provide one, if needed.** Think about all insurance policies (property, car, health) that might cover a loss. Look at your policy and find the address where you send a written notice.
- **Give written notice of your loss to your insurance company.** It's a good idea to call immediately, then follow-up with a written notice. The written notice is a **MUST**.
- **Take photos and/or videos of property damage, if possible, before making repairs.**
- **Make an inventory of damaged or lost items.** Ask your insurance agent about any specific forms required by your insurer.
- **Keep receipts for any expenses** to repair your property and/or for any extra living costs such as hotels and meals away from home.
- **Give your insurance company a list of all expenses.** Find out if you need to get approval before spending any money or making any contracts.
- **Review checks, payments, letters, emails, etc.** from your insurance company to make sure there is not any language releasing or giving up any claims. If you are in doubt, discuss with your agent. You also may need to talk to an attorney
- **Follow up with your insurance company about your claim.**
- **Send in proof of loss (photos, receipts, etc.)** and other documents required by the policy to obtain coverage and payments from the insurance company.
- **Request partial or advance payments from your insurance company as needed.**
- **Keep notes** whenever you talk with your insurance company, agent, or broker, including the dates and times and the people in the conversation. Keep copies of all letters, emails, etc. that are sent to and from your insurance company or agent.
- **Check your insurance policy for deadlines or special requirements.** As much as you can, you must follow all the rules listed in your policy.
- **Contact the Tennessee Department of Commerce and Insurance** if you need help during your recovery process. Helpful information may be found by calling 800-342-4029 or by visiting <https://www.tn.gov/commerce/disasters>.
- **Starting 3/10/20, you can call 1-844-HELP4TN for immediate legal advice. To apply for legal assistance, please call Legal Aid Society at 1-800-238-1443 or visit www.las.org for more information.**