

Step 1: Certified copy of your insurance policy

This can take up to 2 weeks

- You will need to request a certified copy of your insurance policy. This will be mailed to you and takes a week or two. The reason you need a certified copy is because the one you are seeing online or what is sent in your email is NOT your complete policy. You may miss out on key points in your policy to cover more of your loss if you do not have your full policy.

Step 2: Save all receipts from your displacement

- Your insurance policy includes 'Additional Living Expenses' (ALE). Food, lodging, gas, clothing, toiletries, etc. Anything you had to pay for because you were unable to be home and operate as you normally would. These purchases should be reimbursed by your insurance company. This *could* even include book keeping items needed for this loss like printers, document filers, office supplies, etc - even computers. This is separate coverage from your building and personal possessions coverage. Refer to your policy for the total value of this coverage.

Step 3: Duties After Loss

- In your policy, there is a section called 'Duties After Loss' (or something similar). This is what you are required to do after a loss and your insurance company might not have made these items clear.

Step 4: Proof of Loss

- Also in your policy is a clause about a 'Proof of Loss' or 'Sworn Statement of Loss'. The Proof of Loss form is an official, notarized, sworn statement from the insured to the insurer concerning the scope of damage to their property. The insurance company uses this information as a basis for determining their liabilities for the property loss. Find out when you need to provide a sworn statement of loss to your insurance and abide by that date. This is a LEGAL contract, so consulting with an expert, especially in these situations is never NOT a good idea.

Step 5: Do NOT clear your property

- Before your property is cleared, take lots of photos to document the extent of the damage and what all was lost / salvaged. Make sure your insurance company 'signs off' on it before you clear the debris.

Step 6: Create a separate bank account

- Create a separate bank account for all of the deposits from your insurance that you can transfer from to your main checking. This should include all insurance deposits and only those deposits. Have the bank call this account "Fire Claim Account".

Step 7: After receiving certified copy of insurance policy

- Once your certified policy has been received, read it **all** and thoroughly. Bookmark key areas of coverage so you understand exactly what possibilities and limitations you are bound to. Organize those key areas into the same buckets your insurance company will allocate the money they pay you. “Make the loss fit your policy” is a common phrase you will hear from expert adjusters - use that as your guide. Below are the buckets in which your homeowners insurance will be categorized and areas of additional coverage you can exploit.
 - i. Coverage A Dwelling
 - ii. Coverage B Other Structures
 - iii. Coverage C Personal Property
 - iv. Coverage D Alternative Living Expenses or Loss of Use
 - v. Additional Coverages
 - 1. Debris Removal
 - 2. Code and Ordinance
 - 3. Landscape
 - 4. Etc.

This is where you may want to arrange a free consultation with an independent adjuster or other educated source not connected to your insurance company. They should walk you through your policy and tell you whether or not you are sufficiently covered or not and exactly what is available to you. They should tell you how to begin to build out your claim and if there are any points you missed that need to be addressed.

Step 8: Document property, structures and possessions

This could take MONTHS and up to 2 years. Do not rush this process. You will know you've done enough when you have exceeded the coverage limit in your policy.

Step 1: Draw out your entire floor plan from memory of your home. Label each room and assign a number to it. (example, 1 Kitchen, 2 Living Room, 3 Main Floor Bathroom, 5 Laundry Room, etc)

Step 2: Map out your entire property, and the structures and items there.

Step 3: Collect any and all photos of your home and possessions *before* the loss, inside and out. This will serve as proof to the insurance company of those items as well as help you remember/organize what all was lost.

Step 4: Create a spreadsheet (I can provide you with a template) of all your possessions. Using the floor plans you drew up, reference those same room names and numbers to the items in the spreadsheet. Go room by room, wall by wall, drawer by drawer. Begin with one room, and one wall. Each night focus on one wall of your home property, and document all the items down to the last paper clip. If you have receipts, order history, links to those items online, include those. Especially if they are greater than \$250 in value.

Step 5: Document the details of your home and structures. Begin a full detailed list of your home, and all the structures that were lost. How big the rooms were, the flooring, windows, doors, studs, lighting, trim, insulation, electrical, everything. Document a full written 'replica' of your home. This will help determine value.

****Resources to help with documentation****

- Aerial Google Maps Photos
- Assessors Card
- Appraisal Reports
- EEagleView Property Reports
(<https://www.eagleview.com/product/property-reports/>)