

BBB Tip: After the disaster, 7 tips to help you make an insurance claim!

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If your insurance policy has been lost or destroyed, or if you are confused about the policy benefits or exclusions, contact your insurance company to find out what coverages you have and request a copy of the policy.

The Better Business Bureau offers the following seven tips when dealing with insurance after a disaster strikes:

Contact your insurance company immediately.

Not only does this get the ball rolling on the claims process, but you might be eligible for loss-of-use benefits, which means you could be reimbursed for hotel costs, food, and other living expenses while your house is unlivable. Be sure to document all conversations with your insurance company or their adjuster and get any promises for reimbursements in writing. Be sure to retain all receipts.

Beware of contractors who claim to be insurance claim specialists.

Be sure you have thoroughly checked out your contractor before you permit them to deal directly with your insurance company and seek approval of repairs for you. Unscrupulous businesses have tricked consumers into signing a work estimate without reading the fine print, which commits you to automatically contract with their business if your insurance claim is approved.

Document the damage to your property and possessions thoroughly.

Take pictures or videos if possible. Go from room to room and create a detailed account of your belongings if it is safe to do so. It is possible that people will not be allowed near their property until the area has been secured by emergency responders and local authorities. Keep all your receipts spent on supplies and living expenses for future reimbursement.

Make any temporary repairs to limit further damage to your home or business.

You may be liable for damage that occurs after a storm has passed, so make temporary repairs, such as boarding up broken windows or throwing a tarp over a leaky roof. Beware of contractors who may try to offer these services for exorbitant fees. Be sure to get quotes in writing in advance or seek out volunteer groups in your area that may be offering assistance for free.

Do not make any permanent repairs until you get approval from your insurance company.

Make sure you understand how your insurance company will reimburse your repair costs. Your insurer might not fully reimburse you for repairs made without their authorization.

Do not hand over an insurance check to a contractor for repairs prior to work being started.

Never give more than one-third of the job price upfront, and make sure that your insurance company has approved all repairs before your final payment is given to the contractor.

You may qualify for additional assistance when insurance doesn't cover all of your losses.

Check with the Federal Emergency Management Agency at fema.gov for more information. Stay up to date on BBB's natural disaster resources and news at BBB.org.

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.