



Top 10 Insurance Claim Tips

1. Be *pro-active* in the claim process and keep good notes.
2. You're not on a level playing field when you're dealing with an insurance claim.
3. Don't pad or exaggerate your claim.
4. Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
5. Document and support your claim with proof, details and estimates.
6. Present clear requests *in writing* that explain *what* you need, *when* you need it, and *why* you're entitled to it.
7. Think of your insurance claim as a business negotiation—you're dealing with a for-profit company.
8. Don't sign legal documents without consulting with a qualified attorney.
9. Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
10. Get specialized professional help when you need it, start in the "Find Help" section of www.uphelp.org.

To access our menu of free tools, visit www.uphelp.org. We offer "road tested" tips on resolving insurance disputes, repairing and replacing damaged and destroyed property, information on tax breaks and loan programs, sample forms and letters, and a professional help directory. We're not for profit and we're on your side.

United Policyholders is a national 501(c) (3) non-profit organization serving insurance consumers since 1991. UP helps solve insurance problems and advocates for fairness in insurance transactions. The organization is funded by foundation grants and donations. Our work is divided into 3 program areas: Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action. We offer free tips, information and resources in print and online at www.uphelp.org.

The information presented in this publication is for general informational purposes, and should not be taken as legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website. United Policyholders respects and protects the privacy of all individuals who communicate with us. We do not sell or share our membership or mailing lists.

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