



Insurance Company: _____

Claim No: _____ Phone No: _____

Email: _____

Date of Loss: _____ Cause of Loss: _____

Adjuster Name: _____ Company (if Independent): _____

Phone No: _____ Email: _____

Supervisor/Desk Adjuster Name: _____

Phone No: _____ Email: _____

Local Agent Name/Broker: _____

Phone No: _____ Email: _____

Power Questions:

1. Is my claim covered? How much is my deductible?

2. What are my policy limits? What if my loss exceeds my policy limits?

3. Are there any exclusions in my policy which apply to this claim?

4. Will your company pay all the costs I incur to put my property back the way it was (aka PRE-LOSS CONDITION)?

5a. Can I choose the contractor to perform the needed repairs to my home?

Note: If you are told that they want you to use one of their “preferred vendors” or tell you that they can’t “guarantee the work” if you don’t use their “preferred vendor” ask them to put that in writing in an email and send it to you. (This behavior is called “steering” and it is not legal in most jurisdictions).

5b. Is there language in the policy that states I MUST use a “preferred vendor”? If so, have them send you that policy language in writing.

Note: You may also be told that if the insurance company’s “preferred vendor” will perform the work for less — then you might be responsible for the difference. Third-party estimates paid for by the carrier are a clear conflict of interest as they are more concerned with mitigating their costs than returning your property to a pre-loss condition.

6. Is there anything you can tell me that will help to settle this claim?

7. When can I expect the first check (and how much will that be?)

8. What if that check is not enough to complete repairs?

9. ARE YOU AUTHORIZED TO SETTLE MY CLAIM?

