

# NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS



FOR IMMEDIATE RELEASE

## **NAPIA's Top Ten Tips for Maximizing Property Insurance Claims After a Storm or Natural Disaster**

Potomac Falls, Virginia (May 27, 2011) – Hurricanes and tornadoes are always stressful events – but for people whose homes or businesses are damaged or destroyed, they can be traumatic. Members of the National Association of Public Insurance Adjusters (NAPIA) offer the following tips to property owners who are filing insurance claims for damage caused by storms and other natural disasters.

1. “Remove all valuables if the property is not secure. If you must – hire security. You may be reimbursed for this expense.” *Clay F. Morrison, CPPA, Morrison & Morrison, Inc.*
2. “Contact your insurance agent and file your claim. The policy specifies that you do this on a timely basis ... immediately. Get a copy of the ACORD Claim form from your agent as submitted by him as written confirmation of the claim filing.” *R. Scott deLuise, SPPA, Matrix Business Consulting*
3. “Make a detailed inventory list and description of every damaged item. Take photographs or video as soon as possible. If this task is too overwhelming, consider enlisting the help of a public adjuster.” *Clay F. Morrison, CPPA, Morrison & Morrison, Inc.*
4. “Try to find a good temporary location. You might be out longer than expected. Also, have your mail forwarded to your new address and your home phone forwarded to your cell.” *Ronald J. Papa, SPPA, National Fire Adjustment Company, Inc.*
5. “Record all your loss-recovery related activities. Document all your relevant expenses — list them and keep the receipts. It is a good idea to keep a detailed log of everything related to the loss, including communication summaries (phone conversations, emails, and letters).” *Clay F. Morrison, CPPA, Morrison & Morrison, Inc.*
6. “Study your insurance policy. Don't let anyone else assume this responsibility, not your employees, not your broker, and certainly not the insurance adjuster. The insurance policy was written by the insurer, and you had no opportunity to negotiate the terms when you purchased it. Therefore, any ambiguities in the language should fall in your favor.” *R. Scott deLuise, SPPA, Matrix Business Consulting*
7. “Retain experts to assist you in proving the loss. You may need an architect, engineer, equipment expert, and contractor. Make sure that they understand how to deal with insurance companies, as you want them to work in your best interest.” *R. Scott deLuise, SPPA, Matrix Business Consulting*
8. “Ask for all insurance company proposals in writing with guarantees and warranties included.” *Stephen R. Figlin, SPPA, FPPA, Young Adjustment Company, Inc.*

9. “Notify the lender and insurance carrier as soon as possible if you intend to rebuild since your policy may have a 180 day requirement to do so.” *Ronald J. Papa, SPPA, National Fire Adjustment Company, Inc.*
10. “Don't lose patience with the process. It is your money and you don't want to give any of it up by getting tired and closing the claim too early.” *Stephen R. Figlin, SPPA, FPPA, Young Adjustment Company, Inc.*

Public Adjusters are experts on property loss adjustment who are retained by policyholders to assist in preparing, filing and adjusting insurance claims. Employed exclusively by a policyholder who has sustained an insured loss, these professionals manage every detail of the claim, working closely with the insured to provide the most equitable and prompt settlement possible. A Public Adjuster inspects the loss site immediately, analyzes the damages, assembles claim support data, reviews the insured's coverage, determines current replacement costs and exclusively serves the client, not the insurance company. To find a member of NAPIA who can assist you in preparing your claim, visit <http://www.napia.com/search/index.asp>.

Founded in 1951, the National Association of Public Insurance Adjusters (NAPIA) promotes the highest standards of professional education, conduct and ethics in the field of public insurance adjusting. NAPIA's 600 members are committed to working in the best interest of their client – the policyholder – and to conducting business with honesty and integrity. To find out more about the association, please visit [www.napia.com](http://www.napia.com).

Media Contact:

Marjorie Musick, Director of Communications and Events  
[marjorie@napia.com](mailto:marjorie@napia.com)  
(571) 217-2915

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