

Licensed Public Insurance Adjusters

Tips to Follow Immediately After a Catastrophe

- 1. Without delay, report the claim to the insurance agent and insurance company by telephone and email or facsimile. Request verification of receipt of notice.
- 2. Take numerous photographs or videos which will aid in documenting your story.
- 3. Take immediate measures to prevent further damage... ie: (Tarp the roof & board up windows)
- 4. Be aware as the policyholder, *you have certain duties under the insurance policy*. You should obtain an opinion and advice from a professional as to what those duties are.
- 5. If a contractor performs "Emergency or Temporary Repairs", these repairs should be limited to mitigating further loss until the inspections are completed by the insurance company adjusters and your representation such as a *Licensed Public Insurance Adjuster*.
- 6. Always secure and keep any evidence of damage. Do not discard any items such as structural or personal property items related to your loss until the insurance company provides to you in writing that this is permissible to do so. If your loss is due to fire, DO NOT disturb the scene until you are *advised in writing that the insurance company has completed their investigation*.
- 7. Keep all receipts for all expenditures.
- 8. Some policies require the filing of a "Proof of Loss" within 60 days from the date of loss. If this document is not properly submitted, the claim may be jeopardized.
- 9. Remember, the offer or settlement or claim denial made by your insurance company adjuster is *NOT* the final word.
- 10. Call our office if you have any questions or concerns.

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