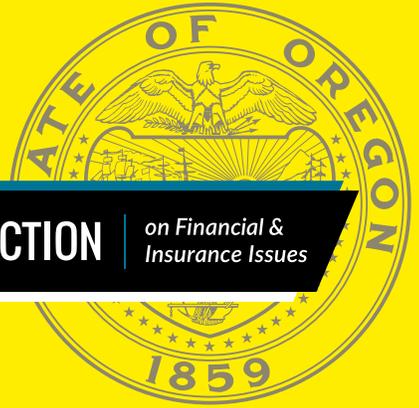




Filing a homeowner claim after a fire



ANSWERS & ACTION

*on Financial &
Insurance Issues*

Losing your home or experiencing damage after a fire can be challenging and stressful. The Division of Financial Regulation's consumer advocates are here to help you understand your insurance coverage and navigate the claims process.

If you have questions or need help with a problem regarding your claim following a fire at your home, contact the division at 888-877-4894 (toll-free) or visit dfr.oregon.gov.

What to do immediately following the fire

- If you don't have a copy of your policy, contact your agent or the company for a replacement.
- Report your claim to your insurance company or your local agent. Have a copy of your policy and home inventory on hand. If you cannot find the company or agent's number, call the division at 888-877-4894 (toll-free).
- Take reasonable steps to prevent further damage or theft, but don't rush into repairs or rebuilding before getting instructions from your insurance adjuster. Save all receipts.
- Take photos of the damage and remove undamaged personal property if your home cannot be secured.
- Do not dispose of property until your insurance adjuster has reviewed it for your claim.
- If you must find other lodging due to evacuation or damage, keep records of all expenses and receipts related to the cost of being displaced. Homeowner and renter insurance generally provides coverage for additional living expenses such as meals, rent, and transportation that exceed your normal expenses before the incident.
- If you do not have a home inventory, make a list of items by going room to room from memory. Include as much detail as possible, such as where and when the item was purchased, cost, brand name, and model.

What to expect from your company

- Your insurance company will send an insurance adjuster to survey the damage at no cost to you.
- Do not feel rushed or pushed to agree on a settlement. If there are disagreements, try to resolve them with your insurer. If you continue to have concerns about how the claim is being handled, contact the division for help.
- Your full claim may come in multiple payments. The first will likely be an emergency advance and may include additional living expenses. The payment for your personal property and any additional living expenses will be made out to you. Payments for the structure may be payable to you and your lien holder if there is a mortgage on your home.

Making repairs

- Fraudsters take advantage of the chaos following a fire. When choosing a contractor to make repairs, check licensing and references before hiring. Get licensing information from the Construction Contractors Board at hirealicensedcontractor.com or 503-378-4621.
- Always insist on a written estimate before repairs begin and do not sign any contracts before the adjuster has examined the damage. The adjuster may want to see the estimate before you begin making repairs.
- Do not pay a contractor the full amount up front or sign over your insurance settlement payment. A contractor should expect a down payment when the contract is signed and the remainder when the work is completed.
- If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company as soon as possible to resolve the difference. For any disagreements that cannot be resolved, contact the division for help with your claim.

More information

- If your insurance company delays in responding to your claim, call the claims department to find out if an adjuster has been assigned. Verify your contact details, especially if you have evacuated your home. Call the division for help if the delay is unreasonable.
- Even after settling your claim, if you think of items that were not in your initial loss list, contact your insurance company. Unless the company has paid the entire limit for the coverage of those types of items, the company may make an additional payment.
- If your damages exceed the amount of your coverage, federal agencies will occasionally provide grants or low-interest loans to help with recovery following major disasters. Check with your local disaster center or the division.

After you have rebuilt or relocated

- Once you have re-established your home, take time to do a new home inventory.
- Once you have completed the home inventory, talk with your agent to make sure your homeowner or renter insurance policy is adequate to cover your new home or the contents at your new location.

For more information, contact the
Oregon Division of Financial Regulation
888-877-4894 (toll-free), dfr.oregon.gov

