



Insurance Steps

1. Find a copy of your policy. Your agent can provide one if needed. Carefully read your policy. Know the deadlines for giving notice of loss to your insurance company.
2. Think about all insurance policies that might cover a loss. This includes property, car, and health.
3. Look at your policy. Find the address where you send a written notice.
4. Give written notice of loss to your insurance company. It is a good idea to call the company immediately. Be sure to follow-up with a written notice. The written notice is a **MUST**.
5. Take photos and videos of the property damage if possible before making repairs.
6. Make a list of damaged or lost items. Ask your insurance agent about any specific required forms.
7. Keep receipts for any expenses to repair your property. Keep receipts for any extra living costs such as hotels and meals away from home.
8. Give your insurance company a list of all expenses. Find out if you need to get approval before spending any money or signing any contracts.
9. Check your insurance policy for deadlines or special requirements. You must follow all the rules listed in your policy as much as you can. For example, flood insurance has different rules. Proof of loss for flood insurance must be submitted within 60 days, unless the deadline is extended.
10. Send in proof and other papers the policy requires to obtain coverage and payments from the insurance company. This includes photos and receipts.
11. Request partial or advance payments from your insurance company as needed.



12. Keep notes whenever you talk with your insurance company, agent, or broker. This includes the dates and times and the people in the conversation.
13. Keep copies of all letters, emails, etc., that you send to your insurance company or agent.
14. Keep copies of all letters, emails, etc., that you get from your insurance company or agent.
15. Review checks, payments, letters, emails, etc. from your insurance company. Make sure there is not any language releasing or giving up any claims. Discuss with your agent if you are in doubt.
16. Follow up with your insurance company about your claim.
17. Get legal help if you believe you are being treated unfairly.

**South Carolina Legal Services – Apply for services by calling 1-888-346-5592 or
online at www.lawhelp.org/sc/online-intake– www.sclegal.org**

