



*The District Attorney's
Disaster Response Team says:*

DON'T BE A VICTIM!

PREVENT INSURANCE PROBLEMS

- ✓ **Contact your agent or company immediately.** Find out whether the damage is covered under the terms of your policy; how long you have to file a claim; whether your claim exceeds your deductible; how long it will take to process the claim; and whether you'll need estimates for repairs.
- ✓ **Make temporary repairs.** Take reasonable steps to protect your property from further damage.
- ✓ **Save your receipts** for temporary repairs and/or if you need to find other accommodations while your home is being repaired.
- ✓ **Document your damage and losses.** Give the adjuster a complete list, with photos if possible, along with receipts for your expenses. Do not throw damaged goods away before the adjuster visits.
- ✓ **Get written bids from licensed contractors.** The bids should include details of the materials to be used and prices on a line-by-line basis.
- ✓ **Keep copies of everything.** You will need them if there's a dispute in resolving your claim.
- ✓ **Check out "public adjusters."** Your insurance company provides an adjuster at no charge. You may be contacted by a "public adjuster" not affiliated with your insurance company and who will charge a fee for his/her services – as much as 15 percent of the total value of your settlement. If you decide to hire one, check references and qualifications with the Better Business Bureau or the National Association of Independent Insurance Adjusters at www.naiia.com.
- ✓ **Don't get permanent repairs done until after the adjuster has approved the price.** If you've received bids, show them to the adjuster and if

he/she agrees with one of your bids, then the repair process can begin. If the bids are too high, ask the adjuster to negotiate a better price with the contractor.

- ✓ **If you can't reach an agreement with your insurance company,** contact your agent or your insurance company's claims department manager. Make sure you have figures to back up your claim for more money. If you and your insurance company still disagree, your insurance policy allows for an independent appraisal of the loss. The dispute may be resolved through mediation, arbitration, or the courts.
- ✓ **For insurance company contact information,** call the Hurricane Insurance Information Center at 1-800-942-4242 or go to their web site, www.disasterinformation.org.
- ✓ **Beware of imposters.** A scam artist may pose as an insurance adjuster. Demand to see identification, and write down their driver's license and automobile tag numbers. Do not give out unrelated personal information such as Social Security numbers or account numbers. Verify the adjuster's name with insurance agency.
- ✓ **If the adjuster suggests that you file a dishonest claim,** report him/her to your agent or the adjuster's supervisor. Fraudulent insurance claims are a crime, no matter whose idea they are.

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REPORT SUSPECTED FRAUD

Mobile County District Attorney
(251) 574-8400

www.mobile-da.org

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The District Attorney's Disaster Response Team is a network of Mobile County's leading financial institutions, business and professional organizations, government agencies and law enforcement officials working together to help protect victims of Hurricane Katrina.

We urge all our citizens to remain vigilant, to protect themselves, and to report all suspected crime as we repair and rebuild Mobile County in the coming months.

-- District Attorney John M. Tyson Jr.