Insurance Steps After a Disaster

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. For example, flood insurance has different rules. Proof of loss for flood insurance must be submitted within 60 days, unless the deadline is extended.
   - Find the address where you send a written notice
2. **Contact your insurance company as soon as possible.**
   - Homeowners/Renter's Insurance, Auto insurance, Flood insurance, Business insurance.
   - Tell them the type of damage, request your claim number, and ask if they need emergency repairs authorized first.
   - Be sure to follow up with a written notice. The written notice is a *MUST*.
3. **Before cleaning or moving items take photos and videos of the property damage, if possible, before making repairs.**
   - Do not throw anything away until the adjuster sees it, unless required for safety.
4. **Make a list of damaged or lost items.**
   - Ask your insurance agent about any specific required forms.
5. **Prevent further damage.**
   - Insurance companies generally require you to take reasonable steps to protect the property.
   - Cover holes in roofs with tarps, shut off water or gas, move undamaged items to safer areas.

6. **Keep receipts.**
    - For any expenses to repair your property: tarps, fans, tools, etc.
    - Keep receipts for any extra living costs such as hotels and meals away from home.
7. **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.
    - It's smart to get 2-3 written estimates from licensed contractors. (Insurance may base payment on the lowest reasonable estimate).
8. **Review your settlement carefully.**
    - Check that the payout covers the full scope of the damage.
    - Depreciation is calculated correctly.
    - You understand deductibles and coverage limits.
    - If something seems off: ask questions, request clarification in writing, appeal or ask for a second inspection, if needed.
9. **Keep notes whenever you talk with your insurance company, agent, or broker.**
    - This includes the dates and times and the people in the conversation.
10. **Keep copies.**
    - Of all correspondence
    - Claim number
    - Photos/videos
    - Receipts
    - Contractor quotes
    - Insurance checks
11. **Keep in contact with your insurance company about your claim.**
12. **Get legal help if you believe you are being treated unfairly.**

New Mexico Legal Aid
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LEGAL SERVICES

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Legal Aid

If you're facing a disaster-related legal issue, we're here to assist you.

CONTACT US:

- **Call** our Disaster Hotline at 1-855-204-2569, Monday to Friday, from 9 a.m. to 5 p.m., or leave a message 24/7.

- **Email** the Disaster Legal Services Team at disasterlegalservices@nmlegalaid.org.

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