

Insurance claims after a fire

- Immediately contact your insurance company.
- Do NOT throw out any damaged items until your insurance company has a chance to inspect and advises you it is ok to do so.
- If your home is not livable, your policy may provide coverage for temporary housing. Ask your insurance company if they can help.
- Obtain a complete copy of your insurance policy, including your declaration page and any endorsements. Read and understand your policy's coverages, especially the "Duties after Loss" section. If you do not understand your policy, get help from an insurance professional.
- You have a duty to protect your property from further damage, which may include mitigation, emergency repairs, or temporary repairs. You may need to retain a licensed professional for this work. Be sure to discuss the process with your insurance company, so don't make any permanent repairs until after your insurance company has inspected your damaged property.
- Keep your receipts and organize them.
- Save all emails and electronic and paper documentation related to the claim.
- Document and support your claim with photos, details, estimates, etc. to prove your loss. Do not pad or exaggerate your claim – that is insurance fraud and you can be charged with a crime.
- And be sure to keep copies of everything!

Have questions?
Need help?



Call the OIC at:

800-562-6900

Verify your insurance
adjuster is licensed:
www.insurance.wa.gov

Verify your contractor
is licensed:
www.lni.wa.gov

Verify your attorney
is licensed:
www.mywsba.org

What you should know about insurance adjusters

There are three types of insurance adjusters:

- A **staff adjuster** is employed by your insurance company.
- An **independent adjuster** is contracted by your insurance company and represents the company.
- A **public adjuster** is someone you hire and they'll charge you a fee to represent you.

Document all of your conversations with your insurance adjuster about your claim and policy limitations in a dedicated claim diary. If any adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy they're citing.

Avoid becoming the victim of an insurance scam

- After a fire, contractors and salespeople may show up unsolicited at the fire scene and offer to help you clean up and board up, and even help with repair services. While many of these people are honest and reputable, some are not!
- Beware of any contractor, attorney, public adjuster or someone “claiming” to be from your insurer who pressures you to sign any documents immediately after your loss. You’re not obligated to enter into any immediate agreements with them.
- Consult with your insurance company, or legal advisor, regarding your rights and responsibilities.
- Make sure you completely understand each section of any contract you sign.
- Be very careful not to sign away your insurance claim rights when you sign a repair contract.
- Read the fine print! We cannot emphasize this enough!
- Verify any contractor, attorney, independent or public adjuster is properly licensed in Washington state.
- Report suspected scams to the regulatory agency that oversees that profession.

Have insurance questions?
www.insurance.wa.gov
1-800-562-6900

