

The Wisconsin Insurance Alliance

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INSURANCE ADVICE OFFERED FOR WILDFIRE CLAIM FILING RECOVERY
Madison, Monday, May 16, 2005 – Standard business and homeowners policies will cover damage from the wildfire in Adams County, according to the Wisconsin Insurance Alliance (WIA).

WIA offers the following suggestions to expedite the claims process for home owners whose property has been damaged:

- Be prepared to give your agent or insurance representative a description of the damage. Your agent will report the loss to your insurance company or to a qualified adjuster who will contact you as soon as possible to inspect the damage. Be sure to give your agent a telephone number where you can be reached.
- Take photos of the damaged areas. These will help you with the claims process and will assist the adjuster in the investigation.
- Prepare a detailed inventory of all damaged or destroyed personal property. Be sure to make two copies - one for yourself and one for the adjuster. Your list should be as complete as possible including a description of the items, dates of purchase or approximate age, cost at time of purchase and estimated replacement cost.
- Collect canceled checks, invoices, receipts or other papers that will assist the adjuster in obtaining the value of the destroyed property.
- Make whatever temporary repairs you can. Save receipts for supplies and materials you purchase. Your insurance company will reimburse you for reasonable expenses in making temporary repairs.
- Secure a detailed estimate for permanent repairs to your home from a reliable contractor and give it to the adjuster. The estimate should contain the proposed repairs, repair costs and replacement prices.

Serious losses will be given priority. Losses will be adjusted and claims paid as quickly as possible but hardship cases are usually handled first. If your home has been destroyed or seriously damaged, your agent will do everything possible to assure you are given priority.