

These are questions we suggest you ask your insurance company. *It is preferable to request the answers to these via <u>email</u> so that you have documentation that may be referred back to at a later time.* 

- 1. Is my claim covered?
- 2. What if my loss exceeds my policy limits?
- 3. Are there exclusions in my policy which apply to this claim?
- 4. Will my insurance company pay all the necessary costs I incur to put my home back the way it was?
- 5. Can I choose the contractor to perform the needed repairs to my home? (If not, why?)

- 6. Is there anything you can tell me that will help to settle this claim?
- 7. When can I expect the first check (and how much will it be) and when will the remaining checks be issued?

- 8. What if the total of all of the checks is not enough t complete repairs?
- 9. Are you authorized to settle my claim? (Obtain *a name, title, phone number, and email* of the person that <u>is</u> authorized)

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