The Claim Process

The claim process may begin in one of two ways: your insurance company may send a claim form (proof of loss form) for you to fill out; a claims adjuster may contact you before you are asked to fill out any forms.

Your policy divides your claim in two separate parts – one for the house itself and one for the personal property or contents. You may also be entitled to reimbursement for additional living expenses. The check or draft payment for the personal property will generally be made out to you. However, the check or draft for the house may be payable to you and your mortgage holder if there is a mortgage on your house.

Hiring a Public Adjuster

Public adjusters are usually hired by the consumer to help settle a complex or difficult loss negotiation with an insurance company.

Be certain you understand what services the public adjuster will provide, and the fees he/she will charge (usually 10% of your claim.).

Illinois law requires public adjusters to be licensed with the Department of Insurance. Contact our Department to verify a public adjuster's license.

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For More Information

If you have tried unsuccessfully to resolve your problem directly with your insurance company or producer/agent, our Consumer Services staff would be happy to assist you.

Although we can help with most insurance problems, some legal disputes can only be settled in a court of law.

If the matter is beyond our jurisdiction, we will advise you of your alternatives.

Our Consumer Services Section Has Two Offices to Help You

320 West Washington Street
Fourth Floor
Springfield, Illinois 62767-0001
(866) 445-5364 Toll free in Illinois
TDD (217) 524-4872

100 West Randolph Street
Suite 5-570
Chicago, Illinois 60601-3251
(312) 814-2427
TDD (312) 814-2603

To file a complaint via the Internet, go to Consumer Information at http://insurance.illinois.gov
(click on Insurance on the left)

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DISASTER STRIKES:

What Should I Do?

Our mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace.

Disasters are unforeseen and unpredictable. In Illinois, the most likely disasters to strike your home (depending on your location) are tornados, floods, and earthquakes. If your property is destroyed, you will likely have many questions and be faced with many decisions. Recognize that after a disaster strikes you may be emotionally distressed. This is normal. Have a trusted friend or family member assist you.

This brochure provides information on what to do before a disaster strikes, the claim process, and where to find additional information and assistance if your claim is not resolved.

Before Disaster Strikes

Homeowners or renters insurance is your protection against a devastating loss. It is important to have some form of insurance coverage for your property and personal belongings. If you rent, your landlord may insure the building you live in, but the landlord's insurance doesn't cover your personal belongings.

Here are some things you can do **before** a disaster strikes to make claim handling a little easier:

- Inventory your personal property. Keep your receipts for these items.
- Make photocopies of your insurance policies and keep the copies in a secure location away from your residence.
- Have your insurance producer and insurance company's telephone numbers readily available.
- Be familiar with the coverage of your insurance policy. Make sure you understand the difference between actual cash value (ACV) and replacement cost coverage for your contents.
    - ACV = cost minus depreciation
    - Replacement cost = cost at today's prices
- Basic homeowners insurance policies do not cover flood, earthquake, or mine subsidence damages. Coverage for these perils can be added to your policy for additional premium. Contact your insurance agent for more information.

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After Disaster Strikes

- Contact your insurance company as soon as possible. Provide as much detail as you can about damage to your property and all phone numbers where you can be reached.
- Make temporary repairs to protect your property. This may include boarding up windows, covering furnishings, drying out wet carpets and furniture, etc. Keep all bills and receipts from repairs.
- Get prior agreement from your insurance adjuster before you contract for repairs. Be cautious when signing repair contracts and only deal with reputable contractors.
- Do not throw out damaged furniture and other expensive items. The adjuster will want to see them.
- Make a list of everything you would like to bring to the adjuster's attention.
- You may be insured for "Additional Living Expenses" to cover your living expenses while your residence is being repaired/rebuilt. Be sure to ask about restrictions on amounts and save all receipts.

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Hiring a Contractor

Deal only with established, reliable contractors.

Obtain written estimates before repairs begin.

Keep your insurance company representative involved.