

**CHECKLIST OF COVERAGE ISSUES FOR INSUREDS FACING
FIRE-RELATED LOSSES**

1. Contact insurance agent or broker to report claim.
2. Locate copy of policy or request copy from agent or broker.
3. If possible, take photographs and/or videotape of property.
4. Confirm in writing notice to insurance agent or broker.
5. Check policy to locate address to which any formal written notice is to be provided and send notice to that address.
6. Prepare inventory of damaged or lost property; check with insurance broker or agent for forms or insurance company requirements.
7. Keep receipts regarding all expenses incurred, including expenses to protect or repair property and any additional or extra living expenses.
8. Keep a list of all expenses incurred and advise insurance company/agent/broker on regular basis. Also check with insurance company/agent/broker to determine if advance approval is needed for any expenses.
9. Review policy to determine if there are any deadlines or procedural requirements. Comply, to the extent possible, with all requirements and deadlines.
10. Submit proof of loss and other documents required by policy to obtain coverage and payments from insurance company.
11. Request partial or advance payments from insurance company as needed.
12. Keep notes of communications with insurance company/agent/broker, including date and time of conversation and person with whom the conversation occurred. Keep copies of all written communications to and from insurance company/agent/broker.
13. Review checks and other written communications and payments from insurance company to determine if there is any language releasing or giving up any claims. Delete or modify that language as appropriate or discuss with insurance company/agent/broker.
14. Seek specific legal advice as appropriate.

For additional information, please feel free to contact attorneys in Dickstein Shapiro's nationally recognized Insurance Coverage Practice, including Los Angeles attorneys [Kirk Pasich](#), [Cassandra Franklin](#), and [Linda Kornfeld](#) and Washington, DC attorney [Kenneth Trotter](#).