



DUTIES AFTER A LOSS

POST LOSS OBLIGATIONS

According to your agreement you have with the insurance company, you must perform the duties required per the insurance policy agreement after a loss. If you fail to perform these duties, coverage may be denied for any and all damages.

A general rule for most duties after a loss in most policy language are as follows:

1. Give prompt notification to the insurance company of any loss and claim.
2. Cooperate with the insurance company as they perform their investigation.
3. Take reasonable action to mitigate any potential further damages and separate damaged property from undamaged property.
4. Submit a signed and sworn Proof of Loss (usually within 60 days of their request).



Prompt Notice

Once you are aware of any issue that might require the insurance to cover cost of repairs, you should file a claim as soon as reasonably possible.



Cooperate with Insurance Company

The carrier and its representatives have the right to investigate the loss as much or however they wish if the parameters of the investigation are reasonable. They may send out multiple adjusters, engineers, building consultants and other experts throughout the investigation process.



Mitigate Further Damage

If a storm blew shingles off of your roof, then you need to contact a roofing contractor to perform temporary repairs such as tarping the area on the roof. The temporary repairs would keep out any future moisture from rain therefore you have mitigated any potential further damage from the initial loss.



Separate Damaged and Un-Damaged Property

This mainly pertains to water damage claims. Separate any items that have been damaged by water from undamaged property. Mold can spread so by separating you would be mitigating any further damage.



Proof of Loss

Is a formal and legal document that informs the insurance carrier of your claim against them. There are several things the POL must contain for it to be considered a satisfactory proof of loss. These such as the amount of the loss, date of the loss, cause of the loss, policy limits and coverages, and any supporting documentation of the claim.