



JAMES BROWN

CSI

COMMISSIONER OF SECURITIES & INSURANCE  
OFFICE OF THE MONTANA STATE AUDITOR

# FILING AN INSURANCE CLAIM AFTER A FIRE



*"Montana suffers thousands of wildland fires every year, leading to the evacuation of 1000s of Montanans. Our agency is here to help you work with your insurance company on claims and answer questions during these difficult times."*

—Commissioner James Brown

Losing your home or experiencing damage after a fire can be challenging and stressful. The CSI Insurance Consumer Services experts are here to help you understand your insurance coverage and navigate the claims process.

If you have questions or need help with a problem regarding your claim following a fire, contact Insurance Consumer Services at 406.444.2040 or visit [csimt.gov](http://csimt.gov).

## 1 WHAT TO DO IMMEDIATELY FOLLOWING THE FIRE

- If you don't have a copy of your policy, contact your agent or the company for a replacement.
- Report your claim to your insurance company or your local agent. Have a copy of your policy and home inventory on hand.
- Take reasonable steps to prevent further damage or theft, but don't rush into repairs or rebuilding before getting instructions from your insurance adjuster. Save all receipts.
- Take photos of the damage and remove undamaged personal property if your home cannot be secured.
- Do not dispose of property until your insurance adjuster has reviewed it for your claim.
- If you must find other lodging due to evacuation or damage, keep records of all expenses and receipts related to the cost of being displaced. Homeowner and renter insurance generally provides coverage for additional living expenses such as meals, rent, and transportation that exceed your normal expenses before the incident.
- If you do not have a home inventory, make a list of items by going room to room from memory. Include as much detail as possible, such as where and when the item was purchased, cost, brand name, and model.

## 2 WHAT TO EXPECT FROM YOUR COMPANY

- Your insurance company will send an insurance adjuster to survey the damage at no cost to you.
- Do not feel rushed or pushed to agree on a settlement. If there are disagreements, try to resolve them with your insurer. **If you continue to have concerns about how the claim is being handled, contact our Insurance Consumer Services for help.**
- Your full claim may come in multiple payments. The first will likely be an emergency advance and may include additional living expenses. The payment for your personal property and any additional living expenses will be made out to you. Payments for the structure may be payable to you and your lien holder if there is a mortgage on your home.

## 3 MAKING REPAIRS

- Fraudsters take advantage of the chaos following a fire. When choosing a contractor to make repairs, check licensing information from the Department of Labor and Industries at [erdcontractors.mt.gov/ICCROnlineSearch/registrationlookup.jsp](http://erdcontractors.mt.gov/ICCROnlineSearch/registrationlookup.jsp).
- Always insist on a written estimate before repairs begin and do not sign any contracts before the adjuster has examined the damage. The adjuster may want to see the estimate before you begin making repairs.
- Do not pay a contractor the full amount up front or sign over your insurance settlement payment.
- If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company as soon as possible to resolve the difference. For any disagreements that cannot be resolved, contact our Insurance Consumer Services for help with your claim.

 406.444.2040

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