

Johnstone Trial Law, LLC

Protect Yourself Before You Have a Fire or Other Large Loss

At Johnstone Trial Law, LLC, we help many people with homeowner's insurance claims. Many times people come to us after they file an insurance claim because they suffered a catastrophic loss such as a fire or tornado. When this happens, the insurance company asks them to file a proof of loss form and an inventory of everything that was damaged. In addition, the insurance company asks for proof that they owned different items and values of these items. Insurance companies can be very demanding about the proof that they require. Many of them require their policyholders to sit for examinations under oath in which a lawyer for the insurance company questions the policyholder about the loss and the details of any missing items. These questions will be a lot easier if you take a few simple precautions before something happens:

1. Set up an online file for your home and its contents. You can use a service like Google Drive, Microsoft OneDrive, Dropbox, or I-Cloud.
2. Walk through your home and take a video of your home and its contents. Save this to your online file. Do this four times a year or every time that you go on a trip. Make sure to include electronics and clothing items.
3. Save receipts on expensive items.
4. Save any appraisals, sales documents, and documents reflecting renovations to your home.
5. Take pictures of every room in your house.
6. Save a copy of your entire insurance policy booklet. This will let you know your rights in the case of a fire.
7. If you really like working with spreadsheets, you can do an inventory. In the event of a fire loss, you will be required to do an inventory and provide values for every item that was lost or destroyed.

Taking thirty minutes or an hour a few times a year will help give you peace of mind and protect you in the event of a fire or other catastrophic loss to your home.

Contact Johnstone Trial Law, LLC today for your piece of mind at 205.894.8900.