



# Disaster Recovery: Key Tips for Businesses Managing Insurance Claims

When disaster strikes, a well-prepared business can mitigate damage and recover more swiftly. Effectively utilizing your commercial insurance policy is crucial for this recovery.

## The following tips offer essential guidance for navigating the aftermath of a disaster:

(While this information provides a general overview, these tips are for general guidance only and are not a substitute for legal advice.)

### 1. Obtain a Copy of Your Policy:

Contact your insurance company to get a complete copy of your commercial insurance policy, including the declarations page. Review the coverages to understand what is included or excluded.

### 2. Preserve Your Property:

Once safe, take immediate steps to secure your property against further damage. This may include boarding up windows, securing inventory, or covering exposed areas. Contact your insurance company to confirm if these emergency expenses will be reimbursed, as commercial insurance policies often cover these costs.

### 3. Report Claims Immediately:

If your business suffers damage from a disaster, immediately report the loss to your broker or insurance company. This enables swift claim processing and investigation.

### 4. Track Expenses and Save Damaged Property:

Keep detailed records of all expenses for preserving and protecting your property, including emergency repairs. Retain damaged property for the insurance adjuster to inspect.

### 5. Document Your Loss and Communication with Insurance Agents and Adjusters:

Keep a "claim diary" to record all conversations with your insurance company, agent, broker, and adjusters. Note all discussion details, especially when an adjuster mentions exclusions, limitations, or conditions within your policy. Always ask the adjuster to reference the specific provisions of your policy they are discussing.

### 6. Cooperate with the Insurer:

Work with your claims adjuster to reach a fair settlement in line with your coverages. Comply with reasonable requests from your insurance company, such as allowing thorough inspections to avoid delays.

### 7. Verify the Licensing Status of Any Professional you Decide to Hire:

Contact the California Contractors State License Board (CSLB) at 1-800-321-2752 to verify the licensing status of a contractor. CSLB has publications that can help you identify and avoid problems before they occur. Public adjusters are required to be licensed by the California Department of Insurance. To verify a public adjuster's license, call us at 1-800-927-4357 or check the status online on the License Status Inquiry application. Practicing without a license is against the law.

### 8. Contact the California Department of Insurance (CDI) for Assistance:

If you encounter difficulties or disputes with your insurer regarding your claim or coverage, you can contact the California Department of Insurance at 1-800-927-4357 or visit our website at [www.insurance.ca.gov](http://www.insurance.ca.gov) for assistance.

### Filing a Complaint (Request for Assistance)

The California Department of Insurance is committed to protecting consumers' rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you can file a Request for Assistance form by mail or online on our website.

### Contact Us

Consumer Assistance Hotline:  
1-800-927-4357 / TTY 1-800-482-4833  
Visit us on the web at:  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

Follow this QR code  
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