

Tips from the California Department of Insurance for homeowners who lose property in a catastrophe.

- Immediately report your loss to your insurance company and follow your adjuster's instructions.
- Ask questions if you don't understand something your adjuster tells you.
- Keep a log of all conversations about your claim, including names, dates, times and a detailed summary of what was said.
- Take steps to prevent subsequent property damage, since your insurance policy may not cover ensuing losses if you haven't taken reasonable steps to prevent them.
- Take pictures of the damage.
- Don't rush into repairs. Consider all your options.
- Don't repair or replace anything without getting the OK from your insurance adjuster.
- Don't throw away damaged property until your adjuster OKs it.
- You can hire an attorney or a public adjuster to help you with your claim, but you'll usually pay a percentage of your settlement for the services.
- Verify a public adjuster's license by calling the California Department of Insurance at (800) 927-4357 or check the Web at www.insurance.ca.gov. To check an attorney's standing, contact the State Bar at (800) 843-9053 or go to its Web site at www.calbar.ca.gov.