

# Consumer Counselor

## Insurance Information for Michigan Consumers

### Homeowners Insurance Policies: How to Claim What is Yours

If your house burns down, your roof is damaged, or your home is burglarized, you may be able to make a claim against your insurance policy. Under the Michigan Insurance Code, you have important rights governing the payment of benefits from your insurance company.

#### **A policyholder has the following responsibilities after a loss:**

1. Notify your insurance company or agent as soon as possible if you have a claim.
2. Take reasonable action to minimize the loss or damage, such as boarding up or covering damaged property, replacing a broken lock, or notifying the police in the event of a theft.
3. Cooperate with the insurance company, as required by the policy, including providing any reasonable information the company asks for as proof of your claim.
4. Provide the insurance company with an inventory of any damaged personal property showing the quantity, description, actual cash value, and total amount of the loss.

#### **Upon receipt of your claim, your insurance company must do the following things:**

1. Tell you within 30 days of filing your claim, what information is needed to begin processing your claim (proof of loss).
2. Must pay your claim within 60 days after they have received proof of loss. If they fail to pay within 60 days, the claim is considered overdue. Interest is owed on

the amount overdue at the rate of 12 percent simple interest.

#### **Call your agent or insurance company if you have questions about your claim:**

Once your claim is submitted, the insurance company will assign a claims adjuster to assist you with your claim. Questions regarding your claim can be directed to your adjuster. If you are concerned your homeowners insurance company is not paying your claim in a timely fashion or is unfairly denying your claim, the Michigan Department of Insurance and Financial Services (DIFS) is here to help. DIFS encourages you to first attempt to resolve your complaint directly with your homeowners insurance company. If a resolution cannot be reached, you may file a complaint with DIFS by calling our office toll free at 877-999-6442 or by filing a complaint online [www.michigan.gov/DIFScomplaints](http://www.michigan.gov/DIFScomplaints).

#### **About DIFS**

The mission of DIFS is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan citizens. For more information please contact DIFS at 877-999-6442 or visit [www.michigan.gov/DIFS](http://www.michigan.gov/DIFS).

