

KRASYUK BIRRETTA

• LAW CORPORATION •

THE POLICYHOLDER'S EVIDENCE VAULT

THE "POLICY JACKET" CHECK: DO YOU HAVE THE CERTIFIED COPY OF YOUR FULL POLICY (NOT JUST THE "DEC PAGE")? IF NOT, SEND A WRITTEN REQUEST FOR IT TODAY.

THE PHOTO TIMELINE: DO YOU HAVE "BEFORE" AND "AFTER" PHOTOS WITH DIGITAL TIMESTAMPS? SAVE THESE IN A CLOUD FOLDER, NOT JUST ON YOUR PHONE.

THE COMMUNICATION LOG: CREATE A SPREADSHEET. COLUMN A: DATE. COLUMN B: WHO YOU SPOKE TO. COLUMN C: WHAT THEY PROMISED.

OUT-OF-POCKET RECEIPTS: EVERY DOLLAR SPENT BECAUSE OF THE LOSS (TEMPORARY REPAIRS, HOTELS, LOST INVENTORY) MUST BE SCANNED AND FILED.

EXPERT QUOTES: OBTAIN AT LEAST ONE ESTIMATE FROM A PROFESSIONAL WHO DOES NOT WORK FOR THE INSURANCE COMPANY.

THE DEADLINE TRACKER: MARK YOUR CALENDAR FOR 15 DAYS AFTER EVERY MAJOR SUBMISSION.

IN CALIFORNIA, THE DIFFERENCE BETWEEN A DENIED CLAIM AND A MULTI-MILLION DOLLAR VERDICT IS THE QUALITY OF YOUR PAPER TRAIL. DON'T GIVE THEM AN EXCUSE TO WIN.

