



Homeowners and Condo Owners Insurance Claim Bill of Rights

- Within 90 days of claim submission, your insurance company must pay or deny your claim (unless the insurer's failure is caused by factors beyond the insurer's control).
- If your insurance company denies or delays your claim, and you have to hire a lawyer to help, your insurance company must pay your lawyer's fees and costs if you win.
- Your insurer must, within 14 calendar days of submitting the claim, review and acknowledge your claim (unless the insurer's failure is caused by factors beyond the insurer's control).
- Your insurer must, within 14 calendar days of submitting your claim, provide you with necessary claim forms and instructions, including an appropriate telephone number.
- When parts of your home (like flooring or your roof) must be replaced, the replaced items must match in quality, color, and size. If the items cannot be matched, your insurer must make reasonable repairs or replacement of items in adjoining areas.
- Your insurer must pay your entire claim, less any applicable deductibles.
- Most homeowners insurance policies are "replacement cost" policies — your insurer is not allowed to make any deductions or depreciation because of age.
- Most homeowners insurance policies are "all-risk" policies, in which all risks of loss are covered: Your insurer has the burden to show that the loss is caused solely by things excluded from coverage.
- In the event your home was a total loss, your insurer is liable for the total amount of money for which the property was insured.
- If your home is a mobile or manufactured home, your insurer cannot avoid its obligations under the insurance policy by saying your home was not properly installed.