



INTS FOR HOMEOWNERS

Getting The Most From Your Homeowner's Insurance

(NAPSA)—For a growing number of homeowners, having an insurance policy that offers protection in the event of a natural or other home disaster is an essential part of any comprehensive insurance plan.

However, the specifics of each policy—in terms of coverage and the homeowner's responsibilities—are different.

That's why homeowners need to know what they should do when filing a claim, prior to a disaster occurring.

That's especially true in today's economic environment. Consumers need to realize that simply being a policyholder may not be enough. That's because many homeowners don't read or fully understand their policies until it's too late.

At the same time, many homeowners are scared to file a claim unless the damage is catastrophic, frightened that reporting a claim will result in higher premiums, deductibles or even making them uninsurable.

The section of a policy usually called "Duties After Loss" can be especially important for homeowners to understand.

The typical Duties After Loss clause often includes the following:

1) Report the Loss—Typically, the standard homeowner's insurance contract requires that a homeowner notify the insurer within 48-72 hours after a loss occurs.

2) Mitigate the Loss—This requires that homeowners take action to protect their property from further damage.

If a court has to review the matter, the homeowner's efforts will often be reviewed in light of what's known as the "reasonable man the-



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ory." Under the same set of circumstances, what would a reasonable man have done?

For example, if a policyholder suffered a loss in which water saturated a carpet, would it be reasonable for the homeowner to tear out the carpet, replace it with marble and expect the insurance carrier to pay for it all? In most cases, probably not, particularly if the carrier didn't get a chance to inspect the damage.

One of the first steps a homeowner can take after a disaster strikes is to call a professional disaster restoration company, such as ServiceMaster Clean®. Such specialists can help homeowners mitigate a loss and begin the claims process and the road to recovery.

3) Testify Under Oath—Insurers can ask that you testify under oath to substantiate all facts of the loss.

To learn more about how to mitigate your damage after a loss or to find a ServiceMaster Clean franchise, visit the Web site www.servicemasterclean.com.