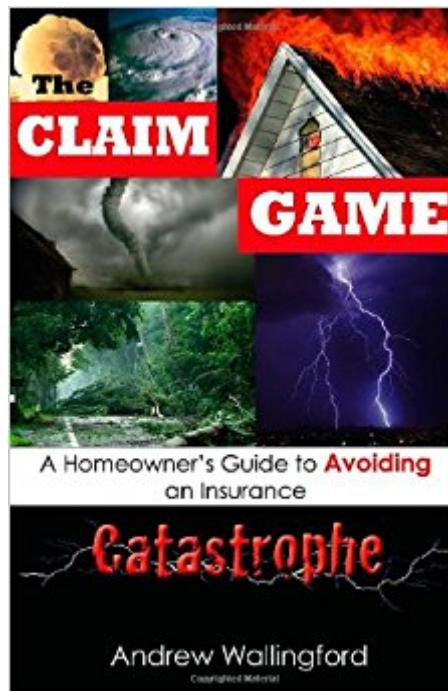




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# The Claim Game: A Homeowner's Guide To Avoiding An Insurance Catastrophe



## Synopsis

In these troubled economic times a home is a precious commodity. Protecting that investment has never been more important for homeowners and property owners. When Mother Nature or good old fashion bad luck cause damage to a property, homeowners turn to their insurers to help them restore their property. Insurers, meanwhile, are as equally interested in enhancing their bottom lines as homeowners are in protecting their investment. When these interests collide, the claim game begins and the fight to protect your home and get what is owed you becomes a high stakes game of chance. Without the right guidance, without knowing the Rules of the Game, rules written by and for the insurers, you could find yourself on the losing end. The Claim Game: A Homeowner's Guide to Avoiding an Insurance Catastrophe levels the playing field between homeowners and insurers by giving homeowners the knowledge and tools needed to empower themselves so that they can get every penny owed them and claim victory. Discover the secrets to homeowners insurance settlement with the only step-by-step guide to property insurance claims written by an insurance insider. Exposing little-known methods that enable you to expedite your claim and get every penny owed you, The Claim Game is your comprehensive resource for property damage claims. The Claim Game will teach you how to:

- Settle claims quickly and fairly.
- Reduce or eliminate your deductible.
- Decipher your insurance policy so it makes sense.
- Discover hidden coverages that protect you and save money.
- Organize claim information to expedite your claim.
- Get a denied claim covered.
- Understand an estimate from a contractor or an insurer.
- Select the right contractor to repair your home or property.

Also included:

- Claim-specific guidance for many types of losses including hurricane, tornado, earthquake, hail, fire and many others.
- An in-depth examination of the most common issues and concerns homeowners encounter.

## Book Information

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## Customer Reviews

It is a rare treat that a how-to book is as entertaining as it is informative. What makes a feat of this kind even more amazing is that *The Claim Game: a Homeowner's Guide to Avoiding an Insurance Catastrophe* is about homeowners insurance claims. Taking readers through the nuts and bolts of claims, including lessons on how to interpret a homeowners policy, the author uses wit and humor to engage readers while educating them about everything they need to know to avoid an insurance disaster and to procure a successful claim, saving time, aggravation and money on the way. A valuable tool for any homeowner, *The Claim Game* stakes its own claim in the category of must-have how-to books. --Gus Gunderson, freelance author

Prepare to learn, prepare to laugh. That could be the mantra of *The Claim Game: a Homeowner's Guide to Avoiding an Insurance Catastrophe*, an unexpected gem that fills readers in on, of all topics, homeowners insurance claims. This unusually funny guide gives solid, practical advice for homeowners with property damage claims, telling homeowners what to do, when to do it, how to do it and perhaps more importantly, what not to do. The amount of knowledge and know-how passed onto consumers is impressive and the light tone adds to the approachability and readability of the book. I'd recommend this book to anyone with a large property damage claim. --ClaimsPages.com Review

Andrew Wallingford has been a published author for 20 years and has been a property insurance adjuster for 11 years. The numerous years he spent in the trenches helping homeowners recover from disasters served as the inspiration for writing *The Claim Game*. Using the skills earned from decades of crafting top quality writing and the knowledge gained from being an insurance adjuster, Andrew Wallingford has produced the culmination of his dual professions, *The Claim Game*.

Finishing up my claim based on knowledge I learned from this book. I can tell you, if you follow the advice in this book you will be successful with your claim.

Some of the chapters are repetitive. Book could be condensed and will give same amount of information. Would recommend for homeowner who has very limited knowledge of insurance claim process.

Confirmed that I was headed in right direction with insurance company negotiations. I Wish I had found this book sooner.

I ordered this book after my brother lost most of his house from the April tornadoes we had here in Tennessee. The really useful parts don't start until the 4th chapter and at first I thought the chapters could have been arranged better, but as my brother started through his claim (he and his family are staying with us) the sequence made more sense. I read the parts I skipped over and was really glad I did. There's so much good information here, my highlighter just about wore out marking it all. One example, if you do your own clean up work or repairs, you get paid for it by the insurance company, and that even extends to family members. My brother got paid back about twice his deductible for all the work we've done and we're just getting started! Another thing, my brother was going to hire a public adjuster to negotiate his settlement but after reading the chapter on how to settle your claim, I talked him out of it and saved him another \$1000+. The free forms available on the website have been really helpful, just wish they were there in the book. All in all, if you or someone you know has a lot of damage, I'd really recommend this book, it will pay for itself many times over.

I was looking for a book on homeowner's insurance and since this one seemed to be the most current and complete, so I got it and I'm really glad I did. Having the table of contents online really helped to decide. We had a sewer back up claim and this book saved so much time and aggravation and actually money to that if I didn't get this book I would've pulled most of my hair out by now, really. Most of the people on our block had water in their basement and I became the go-to expert after reading this book. I got asked so many questions by so many people I started lending the book out! We're really really happy we got this book. And its funny, to, I'm in bed reading and I laugh out loud and a few pages later I laugh again and my wife looks over and says "What are you reading thats so funny?" Its a book on homeowner's insurance! I never would've thought a book about homeonwer's insurance could be so funny, but this one is. Really, if you have a homeonwer's claim, this book is great, you really can't go wrong with it.

I have been in the claims industry for 38 years and was looking for a book that explained what I've been doing all those years. This is it. Well done, Mr. Wallingford you were accurate, not necessarily concise but when explaining an insurance policy how can you be. You made up for it in the entertaining writing methods. I would recommend anyone in their right mind sit down and read this book unless they've had a claim. Then I would highly recommend it as a must have.

I read the sample. As an insurance regulator (rate & form filings; market conduct) specializing in homeowners insurance, I try to stay well-apprised of all information available. The first few pages say that you will generally not get an increase in your homeowners insurance from filing a claim. This runs directly contrary to what I see in the rate manuals. Generally, if the claim is over \$250 or \$500, it will be counted for a loss history rating factor. These rate manuals are publicly-available from your state insurance departments. Companies should be able to tell you how much of a hit you're gonna take. If they won't, switch companies. I'm not necessarily saying that you should not file a claim whenever you have damage, as not notifying your insurance company of a loss which becomes serious later on could put you in a bad position. It's also not true that you won't be dropped from your insurance for a single claim. Regulators certainly hear about this happening, and from what I've heard it is not some sort of 'black swan'. It's more typical with water damage type claims (burst pipes, mold damage, etc). I personally have not seen this happening, but I haven't been doing this for all that long.

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