

# Assignment of Benefits: **Consumer Tips**



## **File a Claim**

If you have damage, contact your insurance company as soon as possible to file a claim.

## **Contact Your Insurance Company Directly**

Do not allow a third party, such as a water remediation firm or contractor, to contact your insurance company for you. You should be the one to make the first contact with your insurance company.

## **Know Your Rights**

You do not need to sign an Assignment of Benefits form in order to get your insurance claim processed or your residence repaired, even for emergency repairs.

## **Read Forms Carefully**

If you are asked to sign an Assignment of Benefits form, make sure you read it carefully and understand clearly what rights and benefits under your insurance policy you may be signing away.

## **Stay In Control**

Signing over your insurance benefits to a contractor or other vendor may be helpful to you, or it may cause an increase in costs for which you could be responsible. Make sure that you stay in control of the insurance policy you purchased and paid for.