



Assignment of Benefits: Red Flag Checklist



Know what to look for to determine if you are being misled into signing an AOB. As a policyholder, you must perform your obligations under the policy and understand your repair responsibilities. All homeowner policies are different. Determine your responsibilities by reviewing the Conditions, Duties After a Loss Section of your policy. If you have questions, contact your insurance agent or insurance company.

Red Flags to Look for:



You feel pressured to sign a contract or other documents.



You are asked to sign over your benefits in order to initiate the repair process.



The language in the contract/document is similar to a power of attorney for the handling of the claim - this power gives the company the right to negotiate and endorse checks and/or hire an attorney or public adjuster on your behalf.



The language requires that all claim proceeds be made payable to an entity or individual other than you (the policyholder) or your mortgage company.



The language prevents your insurance company from communicating directly with you about your claim.



The document looks unprofessional and contains grammatical errors, misspelled words or blank spaces.



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