

Insurance conversation planner

Use this to prepare for a call about coverage, an estimate, a denial or a claim update.

Ask your insurer to explain your own policy and any deadlines in writing. This is an organizer, not legal advice or a promise of coverage.

Questions to ask

- ☐ What policy wording applies to this loss, and what documents do you still need?
- ☐ What are the next steps, contact person and applicable submission dates?
- ☐ How should I document urgent work, damaged items and temporary living expenses?
- ☐ If an amount or decision is disputed, can you explain it in writing and describe the review process?

Insurer / claim reference

Contact / phone or email

Call date / person spoken to

Questions / documents still needed

Written explanation / policy section

Next action / owner / due date

Reference: California Department of Insurance: Property claims guide