

TO DO LIST

SCHEDULE OF LOSS

The schedule of loss (SOL) is a comprehensive list of items in your home that were damaged or destroyed. How this list is created and presented to the insurer is extremely important.

1

CLARIFY YOUR RESPONSIBILITIES

Ask your adjuster if they will be compiling a schedule of loss or if they require you to do it.

2

USE PHOTOS AND DOCUMENTS

If you are compiling the schedule of loss, use photos and bank statements to help recall the items that were damaged or destroyed.

3

BE STRATEGIC WHEN CREATING A LIST

Create lists room by room. Visit department stores and look through common household lists to help refresh your memory.

4

INCLUDE EVERY DETAIL YOU CAN

Try to provide as much detail on each item, such as the current price, brand, length of ownership, and the place of purchase.

**5****STAY INFORMED**

The funds used for restoration will come from your contents claim, so it is important to make sure the insurer restores contents wisely.

6**SHARE YOUR SOL**

After you have drafted your SOL, submit it to your insurer and inform them that it is provisional, which reserves your right to add to it.

7**CONTINUE ADDING TO YOUR SOL**

Do not sign off on your schedule of loss until you are certain that you have included all of the lost items.

8**NEGOTIATE THE VALUE OF YOUR LOSS**

Engage in a negotiation with the insurer regarding your schedule of loss. Do not allow the insurer to devalue or over-depreciate items.



"I hired Virani Law after having problems with getting my mass evacuation coverage... Virani Law was able to get me and my son a settlement that was much more than the insurance company was originally offering."

- Cindy Vanberg