

HANDOUT 2



Recorded Statements

Many of you have advised us your insurance company, particularly after the UNDERINSURANCE issue is revealed, is requesting a *recorded statement* from you. This involves wanting a tape recorded statement of you, your spouse or relative, sometimes over the telephone. Under the conditions of your insurance policy, the adjuster can ask you specific questions about **ONLY THE DAMAGE TO YOUR REAL AND PERSONAL PROPERTY, NOT COVERAGE ISSUES.**

- You are **NOT** required to answer any questions about how you got your insurance policy or what you said to the agent.
- **AVOID** any recorded statement **OVER THE TELEPHONE**. Have any questions emailed or sent to you in writing.
- **DO NOT ANSWER CASUAL QUESTIONS, EVEN IF NOT RECORDED**. The interviewer will be taking and writing notes of your answers.
- We recommend you **POLITELY REFUSE TO ANSWER ANY QUESTIONS PERTAINING TO THE CREATION OF YOUR INSURANCE POLICY OR YOUR POLICY LIMITS**. All the information they wanted should have been on your policy application and asked by your agent when you got your policy.
- You may need to **BE PERSISTENT AND ASK SEVERAL TIMES** before the questions are finally sent to you.
- Tell your adjuster that **YOU WILL ANSWER QUESTIONS ABOUT THE DAMAGE TO YOUR HOUSE AND CONTENTS**. If the adjuster continues to ask about policy limits or your understanding about how you got your policy, politely tell the adjuster the interview is over.
- **IF THE ADJUSTER INSISTS** upon completing a recorded statement, ask **THE ADJUSTER TO SIMPLY GIVE YOU A COPY OF THE QUESTIONS** the adjuster is reading and say you will submit written answers to any coverage or agent questions.
- **BE FIRM AND POLITE**, but protect yourself from letting your insurance company take advantage of your situation.
- If you have already recorded a statement, **SEND A LETTER OR EMAIL TO YOUR ADJUSTER REQUESTING A WRITTEN TRANSCRIPT AND A COPY OF THE AUDIO TAPE** to be sent to you within two weeks.

If you have any questions, check our website at www.carehelp.org or call 818-216-0123 or 888-216-8264.