



## Denied? First 7 Steps Checklist

By Renee Harper, RN – 3mpower AI Advocate Home & Property

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### 1. Don't panic – and don't ignore the letter

- Keep the letter somewhere safe.
- Take clear photos of every page with your phone.

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### 2. Write down the basics of your claim

- Claim number: \_\_\_\_\_
- Date of loss: \_\_\_\_\_
- Type of loss (hail, wind, water, fire, etc.): \_\_\_\_\_
- Date you reported the claim: \_\_\_\_\_

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### 3. What is the letter saying?

- Find the section where they explain **why** they denied or paid less.
- Underline the key sentence.

In your own words:

“They are saying no / paying less because:

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#### **4. Gather your proof**

- Photos / videos of the damage
- Contractor estimates or invoices
- Emails / notes from calls
- Policy declarations page

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#### **5. What doesn't make sense?**

Write 3 questions you have:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

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#### **6. Pick your next step**

- Ask for a clearer written explanation
- Ask for a supervisor review
- Send additional photos / documents
- File a complaint with your state insurance department
- Talk to a lawyer or public adjuster

Circle **ONE** step to do in the next 48 hours.

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#### **7. Get support**

If this feels overwhelming, that's normal.

3mpower AI Advocate – Home & Property is being built to help you:

- Understand your letters in plain English
- Organize your claim story
- Draft calmer, clearer responses

Learn more: [3mpowerAI.com](https://3mpowerAI.com)

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*Educational information only, not legal advice. I'm not your lawyer or public adjuster. For legal questions, talk to a qualified professional in your state.*