



Denied? First 7 Steps Checklist

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

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:

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.

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**

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.