

PERRY DAMPF

DISPUTE SOLUTIONS

What Information Do I Need to Provide for My Mediation?

Submit to your mediator at least 5 days before the mediation

 **Total Amount in Dispute:**

Example: \$41,000

 **Policy Limits per type of coverage and amount in dispute under each coverage.**

Example: XYZ Insurance Company Policy # X Limits

- Coverage A - Dwelling \$100,000
- Coverage A - Other Structures \$25,000
- Coverage B - Contents/Personal Property \$25,000
- Coverage D - ALE (loss of use/alternative living expenses - per receipts 12 or 24 month)

 **Amount and basic nature of the dispute.**

Example:

- Coverage A - Dwelling - XYZ Insurance Company estimate for repairs \$50,000. Policyholder's estimate for repairs \$75,000. Amount in dispute \$25,000.
 - At Issue - scope of damage to roof decking and window systems.
- Coverage B - Contents - Policyholder submits list of \$15,000 (or fails to submit proper contents list). State Farm values at \$5,000. Amount in dispute \$10,000.
 - At Issue - value of claimed contents or lacking sworn descriptive list, photos, etc.
- Coverage D - ALE not paid for X months - invoices/receipts owed or claims for future ALE due to work. Amount in dispute \$6,000.
 - At Issue - documents needed i.e. lease, receipts for past ALE, construction contracts, etc., for estimate of future ALE (if being settled).

 **Copies of any estimates relevant to the amount in dispute.**

 **Copies of any relevant invoices and receipts for work completed or expenses incurred if tender/payment or recoverable depreciation is at issue.**

Questions? Call Mitchell at (225) 389-9899 or email

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