

ALE Checklist

Use this ALE Checklist on every claim you have to determine what ALE should be demanded from the carrier

Review all items below with client

ALE ITEM	Yes	No	Comments
Rent for temporary housing	<input type="checkbox"/>	<input type="checkbox"/>	
Insurance Policy for rental or storage of items	<input type="checkbox"/>	<input type="checkbox"/>	
Credit check fee (or other fee) charged my rental company or other business being used after loss	<input type="checkbox"/>	<input type="checkbox"/>	
Cellular phone overtime charges	<input type="checkbox"/>	<input type="checkbox"/>	
Cost of new cellular phone if none used before	<input type="checkbox"/>	<input type="checkbox"/>	
Mileage between temporary rental house and all locations visited for rebuild related business (furniture store, mortgage bank, construction material, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	
Mileage increase for regularly traveled places (work, child activities, place of worship, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	
Meals eaten when out on rebuild related business	<input type="checkbox"/>	<input type="checkbox"/>	
IT fee charged to set up new computer system at temporary property	<input type="checkbox"/>	<input type="checkbox"/>	
Sewer fee at temporary location	<input type="checkbox"/>	<input type="checkbox"/>	
New account or "setup" fees for utilities	<input type="checkbox"/>	<input type="checkbox"/>	
Photocopies and mailing expenses related to claim	<input type="checkbox"/>	<input type="checkbox"/>	
Moving costs	<input type="checkbox"/>	<input type="checkbox"/>	
Reconnection fees for connecting service back to loss location	<input type="checkbox"/>	<input type="checkbox"/>	
Cleaning fee from moveout from temporary property	<input type="checkbox"/>	<input type="checkbox"/>	
Pet boarding cost	<input type="checkbox"/>	<input type="checkbox"/>	
Restaurant meals if eating at home was prior standard	<input type="checkbox"/>	<input type="checkbox"/>	
Cost of doing laundry	<input type="checkbox"/>	<input type="checkbox"/>	
Time spent handling claim issues	<input type="checkbox"/>	<input type="checkbox"/>	

INSTRUCTIONS

1. Speak to the insured(s) to determine what the ideal plan would be for the days, weeks, or months following the loss
2. Determine any and all expenses that will be incurred as a result of those plans (see side list for examples)
3. Determine what expenses will no longer be incurred as a result of the loss (no more water bill, electric bill, cable?)
4. Calculate the amount of additional expenses on a daily, weekly, or monthly basis as a result of the claim
5. Put carrier on notice of estimated cost and then have client track all expenses, providing receipts, invoices, bank statements, credit card statements, or other forms of proof for the expense

IMPORTANT: You are hired as a representative of your insured. Any communications from you are as good as a communication from the insured. So you can track your expenses and include them as part of ALE if it is something you do in place of the insured

Have Questions?
 Call or email the experts
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