

# STEPS TO TAKE WHEN FILING A HOMEOWNERS INSURANCE PROPERTY DAMAGE CLAIM

## 1 CONTACT YOUR HOME INSURANCE COMPANY.



Your policy will require you to contact your insurance company as soon as possible after damage. When you first contact your insurance company, make sure you have:

- ✓ Your policy number
- ✓ The source of the damage
- ✓ Details of the damage

Make sure you take photos and thoroughly document your home's damage before cleaning up or patching anything.

## 2 PROTECT YOUR PROPERTY FROM FURTHER DAMAGE.



Put tarps over roof damage, cover broken windows and take other steps to prevent further damage from occurring. You have a contractual obligation to prevent additional damages or injuries that could occur if hazards aren't fixed.

## 3 CONTACT PROFESSIONALS WHO WILL LOOK OUT FOR YOUR BEST INTERESTS.



The insurance company will send out their own claims adjuster to determine what they think it will cost to repair your home. This adjuster has an incentive to save the company money by underestimating or improperly categorizing your damages.

If you have a wind damaged roof, contact a roofer to get a professional second opinion. Don't be afraid to contact a public adjuster or property damage lawyer if you think your claim is being undervalued.

# WHAT **NOT** TO DO AFTER A PROPERTY DAMAGE CLAIM

## 1 PUT YOUR OWN MONEY INTO EXPENSIVE REPAIRS AND REPLACEMENT.

You may want to get your home back to normal as soon as possible, but it's important you don't make any modifications or invest your own money into permanent repairs until you've received a written agreement with the insurance company.



## 2 LOSE OR THROW AWAY EVIDENCE OF DAMAGE.

You should keep receipts of everything the storm cost you, from new clothes you had to buy to receipts for staying in motels, eating at restaurants or buying supplies at the hardware store. Also hold on to all photographic evidence of the damage.



## 3 USE THE INSURANCE COMPANY'S CONTRACTORS WITHOUT DOING YOUR OWN RESEARCH.

If you know, like and trust the insurance company's contractors then feel free to use them, but in many cases, homeowners benefit from working with professionals they know and trust. Consider contacting independent contractors who care about your best interests and not the company's interests.

