

FILING AN INSURANCE CLAIM

If your property is damaged by a hurricane, tornado, hailstorm or similar disaster, here is what you should do to assure quick handling of your insurance claim:

1. Assess the damage to the best of your ability and be prepared to give an accurate description of the amount and type of damage. (Example: Roof partly blown away, five windows broken, ceiling spotted by leaking, shutters pulled away and damaged, etc.) Be able to tell when, and if possible, how the damage occurred. Particularly after a hurricane, it is important to tell us whether the damage is from rising flood waters or from rainwater entering through damage to the roof.
2. Notify your insurance agent **immediately**. The insurance contract requires notification as soon as possible after a loss. Be sure to leave a telephone number or address where you can be contacted--especially if damage is so severe that you will be living elsewhere until repairs are made.
3. If debris (such as a fallen tree) prevents you from using your home, or if such debris could increase your damage, tell your agent when you report the loss.
4. Make whatever temporary repairs are necessary to prevent further damage. This would include boarding up broken windows and covering holes in the roof with temporary materials. Your insurance will pay for the reasonable cost of the repairs, so record expenditures and keep receipts. **DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given you permission to restore your property.**
5. Take steps to protect the property from theft or vandalism and do what you can to salvage and protect damaged property. This is required by the insurance policy, but it's good advice regardless.
6. Take photographs of damaged areas, if possible. This will help you with the presentation of your claim and will assist the adjuster in the investigation. Your case is strengthened by "before" pictures of valuables and the exterior of your home.
7. If you want to, get a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster. The estimate should contain detailed specifications of the proposed repairs, detailed repair cost prices and replacement prices, preferably on a "unit cost" basis. Beware of "fly-by-night" operators who often follow a storm into town. Check with the Better Business Bureau before doing business with a contractor you don't know.

8. Prepare an inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy for your records, and be sure not to discard items before the adjuster is able to see them. Your list should be as complete as you can make it and should include a description of items, including brand name, make and model, if applicable; date of purchase or approximate age; place of purchase; cost at the time of purchase; and estimated replacement cost today. Note on your inventory whether the property is damaged (repairable) or destroyed. It is a good idea to keep an up-to-date inventory of your personal property at all times to aid in claim settlement at the time of a loss. The [Schedule of Personal Property Loss](#) (ALH-19) may be used.
9. Collect canceled checks, invoices, receipts, or other documents that will help the adjuster in placing a proper value on damaged or destroyed property.
10. Obtain repair estimates for furniture or other personal property that can be repaired economically.
11. Stay in touch with your agent or adjuster; be sure to keep them informed as to how you may be reached. Answer calls and correspondence promptly. In a major catastrophe, hundreds of claims will be processed and emergency cases handled first. Try to be patient and understand that priority must be given to those people whose primary residence is damaged.
12. It is always a good idea to read through your policy and review coverage and exclusions prior to a claim so you will know what to expect.