

PROCESSING A HOMEOWNER'S CLAIM

Crucial Steps and Pro Tips

The days and weeks after a storm, fire, or water loss can be extremely overwhelming, emotional, and stressful. Having a clear set of steps to take can help ease the process and ensure you are getting the most out of your insurance policy.

CRUCIAL STEPS:

1 MITIGATE THE DAMAGE

In a water loss situation, immediately find the source and limit damage: turn off the water source (in household flood situations), or call a plumber to help if you can't locate the source. Be aware of electricity status and do not wade through standing water if electricity could still be on and "hot."

2 NOTIFY POLICE AND FIRE DEPARTMENTS

This is crucial in cases where a crime has clearly been committed – such as theft or vandalism – and can be helpful in certain fire or flood situations as well. Local Police can keep an eye on your home and help prevent trespassing or looting. When a crime has been committed, your insurance company may require a police report.

3 CALL YOUR INSURANCE COMPANY/AGENT

Each insurance company has its own protocol on how to report a claim, but generally it's best to make this call as soon as possible. Your insurance company/agent will help walk you through the claims process.

4 SECURE YOUR HOME

Broken windows, roof damage, or other structural issues are unfortunately typical in the aftermath of water or fire loss. Do the best you can to prevent any further damage by boarding up windows and taking other measures to protect your home from the elements.

5 PHOTOGRAPH AND VIDEO ALL DAMAGE

The sooner you can do this, the better. Make a detailed list of all damage from minor to major – both structural issues as well as damage to your personal belongings and furnishings. Take plenty of photos, record videos, and store them online where you can easily access and share them.

6 DOCUMENT, DOCUMENT, DOCUMENT

Begin gathering any paper or electronic files you have related to damaged contents (receipts, dates of purchase), and keep everything organized in a binder. Also, be sure to keep receipts related to displacement as you work through your restoration and claim: hotel stays, dining out, clothing, toiletry, and other essential emergency purchases.

7 CONDUCT ADJUSTER INSPECTION

Your insurance company will assign an adjuster to your claim, so be prepared with the documentation, photos, and videos that you've gathered. Your insurance company may send a contractor (ATI) to help with a more detailed inspection using tools such as moisture meters and thermographic cameras. You can also request this extra step to ensure that any hidden damage is located and evaluated.

8 ASK QUESTIONS, AND KNOW YOUR RIGHTS

Keep detailed notes of all phone calls and conversations with your agent and other insurance company reps, and ask questions along the way. Each state differs in laws surrounding property claims, and your insurance company may be required to settle your loss within a specific time period.



PRO TIPS:

- **PREPARE BEFORE LOSS OCCURS**

When a known storm is approaching (that may cause flooding), move first floor valuables to a higher floor. For every homeowner, it's a good idea to record and keep on file a video detailing all contents of the home – including valuables, electronics, furnishings, appliances, and even contents of closets (clothes, shoes, handbags, and anything of value).

- **KNOW YOUR POLICY**

Review your homeowner's policy annually to ensure you have the right coverage for your home. If you've made changes to your home—whether structurally or with furnishings and contents – you want to make sure you are not underinsured.

- **WATCH OUT FOR FRAUD AND SCAMMERS**

Be leery of “storm chasers”—contractors from other states who may come to town in after a large-scale storm or wildfires, ask for payment upfront, and either not complete work or perform sub-par repairs. Research reputable contractors through online reviews, and ask your adjuster if there is a preferred network of restoration contractors you should use. (Look for ATI.)

- **DON'T DISCARD DAMAGED ITEMS TOO QUICKLY**

It's common to want to immediately clean out and throw away belongings damaged by fire, smoke, or water. It's extremely important to keep these items until your claim is settled, as you may need further documentation or more detailed photos.

- **ASK FOR A MONETARY ADVANCE**

Insurance companies will typically cover an advance payment in order to help you with expenses during the initial time period after a loss (hotel, food, clothing). Again, save ALL receipts.

- **USE THREE “BUCKETS” TO ORGANIZE DOCUMENTATION**

Separate receipts into three categories or “buckets”: repairs to your physical home, contents replacement, and daily living expenses (relocation). Insurance policies typically have monetary limits for each of these buckets so it's helpful to keep these separated.

- **READ THE FINE PRINT**

Don't cash a lump sum check that includes a “full and final payment” waiver until you are fully settled with your claims process and payout. You want to make sure all expenses are included before you waive your right for future payments.

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