

WHAT TO DO BEFORE A STORM OR FLOOD

Here is a good guide to help you be prepared in case you have to submit a claim to your insurance carrier. The more organized and documentation you can secure, the easier the claim process.

- 1) Check your policy, making sure information is correct, including your mortgage company, limits, deductibles, etc.
- 2) Prepare Lists and Documentation. If you have contents coverage, make it a priority to make a detailed list of your home or businesses contents and/or your personal property. Include:
 - Date and place of purchase.
 - Model and serial numbers.
 - Descriptions.
 - Original purchase costs with receipts if possible.
 - Photos or videos of your home's interior and your personal property.
- 3) Secure Important Papers. Originals should be kept in a safety deposit box at a bank or a safe that is fire proof and rated.
- 4) Talk to your agent about initiating a claim report and the particular requirements from each company insured with; this will save you a lot of effort later.
- 5) Plan an Emergency Contact. Leave information on how to contact you during and immediately after the storm passes.

WHAT TO DO AFTER A STORM OR FLOOD

So the storm has passed and after you have assessed your property you know you need to initiate the claim process.....what should you do?

- 1) Contact your agent to report your loss, giving them the name of your insurance company, policy number and a phone number and email address to contact you.
- 2) Separate your property. Your policy actually requires you to mitigate further damage by taking steps to preserve undamaged property. Don't throw away damaged property until inspected by a claim adjuster. If this is not possible, take pictures and save samples of damage.
- 3) Start making a list of all damaged contents....this is where the detail from number 2 above really pays off. Items, receipts, descriptions, cost, model and serial numbers all make the process that much easier.
- 4) List areas of structural damage and take pictures and make it a point to show the claim adjuster.

Generally, your adjuster will be contacting you within 24-48 hours; however, depending on local conditions and severity, it may take more time. After the initial appointment, you will receive a detailed estimate. Use it as a guide when getting bids from contractors. Companies can go back and make supplemental payments after the initial assessment of damage.

Within 60 days of the loss, you should have your agent submit a Proof of Loss that includes the detailed estimate to replace or repair the damaged property. YOU are responsible for making sure it is complete, accurate and filed in a timely manner. Be sure to keep a copy of the Proof of Loss and all supporting documents for your records.