




INSURANCE AFTER A DISASTER

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A QUICK GUIDE TO HOW TO DEAL WITH YOUR INSURANCE PROVIDER AFTER YOUR PROPERTY IS DAMAGED OR DESTROYED BY A NATURAL DISASTER.

Find a copy of your policy. Your insurance agent can provide one if needed. Read the policy to know the deadlines for giving notice of loss to your insurance company.

Take photos and videos of the property damage. Make a room-by-room list of damaged possessions and damage to the house structure and take pictures and video of everything.



Contact the insurance company immediately to file a claim. Follow-up the call with a written notice and keep a copy of the written notice. If possible, require proof of delivery such as return receipt requested.

Check the insurance policy for deadlines or other special requirements. If there is flood insurance, proof of loss must be submitted within 60 days unless extended.

If any repairs are made, keep receipts for any expenses to repair the property. Many policies require a homeowner to make temporary repairs to protect against further damage or vandalism. Keep receipts for any extra living costs such as hotels and meals away from home.

Make sure to give the insurance company accurate contact information especially if living somewhere else temporarily. Complete as soon as possible any claim forms or proof of loss forms the insurance company requires. Keep notes of all calls, conversations with the insurance company. Be sure to include the date, time and all the people on the call.

Keep copies of all letters, emails or other correspondence that is sent to the insurance company or received from the insurance company.

Review checks and payments from the insurance company to make sure it doesn't include a release or require the homeowner to give up the claim.

Follow-up with the insurance company. A homeowner does not have to take the first offer especially if they believe it doesn't cover all the damage.

Get legal help if you believe you are being treated unfairly.

