

## WHAT IF I HAVE TO FILE AN INSURANCE CLAIM?

If there is damage to your home, you will want to contact your insurance company as soon as possible for an adjuster to come to your home and appraise the damage. Remember, in a disaster situation, depending on the severity, someone may not come immediately. Try to be patient. Listed below are steps you can follow while you are waiting.

These steps will help to expedite the adjuster's evaluation of the damage and speed up the process:

- 1 Before beginning any cleanup, take photos. It is important to document everything that is damaged before starting to replace or to restore. If you decide to make any temporary repairs to avoid any further damage, be sure to keep all receipts
- 2 Be sure to keep all damaged items. This will provide proof of loss
- 3 If your home phone is not working, leave telephone numbers where you may be reached
- 4 File your claim within the time limits required by your insurance company
- 5 Make sure the adjuster presents you with a proof-of-loss statement. If he doesn't, ask for one. This statement must be presented and signed by you
- 6 You may find additional damages after you have signed the proof-of-loss statement. Make sure to report any additional damage found as soon as possible so that it may be added to your claim
- 7 Give the adjuster the list of damaged articles from your household inventory records and retain a copy for yourself
- 8 If your home is uninhabitable and you must live in temporary lodging, save all receipts
- 9 Make copies of any and all correspondence and information from your insurance company