

When a fire, storm, or pipe burst damages your property, the situation is stressful and time-sensitive. A well-documented claim is the difference between a partial reimbursement and a full recovery.

Here is a step-by-step checklist to help your clients navigate a property insurance claim, whether it's for their home or business:



PROPERTY DAMAGE & CLAIM CHECKLIST

Protect Your Property. Document the Loss. Start Your Recovery.

1. IMMEDIATE DAMAGE CONTROL

- **Ensure Safety:** Do not enter a structurally damaged building or walk through standing water until the fire department or an electrician says it is safe.
- **Mitigate Further Damage:** You are contractually required to prevent further loss.
 - *Example:* Tarp a hole in the roof, board up a broken window, or shut off the main water valve to stop a leak.
- **Keep Receipts:** Save all receipts for temporary repair materials (plywood, tarps, etc.). These are usually reimbursable.



2. DOCUMENT EVERYTHING (BEFORE CLEANUP)

- **Photo & Video:** Take extensive photos and videos of the damage *before* you start cleaning or throwing items away.
- **The "Contents" List:** Make a list of every item damaged. Note the brand, age, and approximate purchase price.
- **Do Not Discard:** Keep damaged items (like a burst pipe or a burnt appliance) until the insurance adjuster has seen them. They are your "evidence."



3. FILE THE CLAIM PROMPTLY

- **Contact Our Agency:** We will help you report the loss to the carrier. Have your policy number and the date of the incident ready.
- **Obtain a Claim Number:** Write it down and keep it handy for all future communication.
- **Ask About "Loss of Use":** If you cannot live in your home or operate your business, ask about **Additional Living Expenses (ALE)** or **Business Interruption** coverage to help pay for temporary relocation.

4. THE ADJUSTER MEETING

- **The Inspection:** An adjuster will visit to inspect the damage. Feel free to have your own trusted contractor present to ensure nothing is overlooked.
- **Get a Timeline:** Ask the adjuster when you can expect a copy of their estimate and the initial payment.
- **Request an Itemized Estimate:** Review the adjuster's report line-by-line to ensure all damaged areas (including hidden ones like mold or structural integrity) are included.

5. MANAGING REPAIRS

- **Get Multiple Estimates:** Hire licensed, bonded, and insured contractors.
- **Beware of "Storm Chasers":** Be cautious of contractors who knock on your door immediately after a storm. Always check references.
- **Wait for Approval:** Do not sign a major repair contract or start permanent repairs until your insurance company has approved the estimate.

IMPORTANT REMINDER:

Replacement Cost vs. Actual Cash Value: > Most initial checks are for the "Actual Cash Value" (the depreciated value). Once the repairs are finished and you submit the final invoices, the insurance company will typically release the remaining "Recoverable Depreciation" to cover the full cost of the work.