



HomeSure Insurance Advisors – Steps to Filing a Home Insurance Claim

Filing a home insurance claim can feel overwhelming, but following these steps can help ensure a smooth and successful process. Here's a guide to walk you through each stage.

Step 1: Assess and Document the Damage

1. Evaluate the Claim Amount

- Try to determine if the damage is above your deductible by a significant amount to make filing the claim worthwhile. Filing claims can impact your premiums, so it's important to consider whether the claim will benefit you financially in the long term.

2. Ensure Safety First

- Make sure everyone is safe and the property is secure before documenting any damage.
- If there are hazards, like a fire or water leak, address these with emergency services or professional mitigation companies as needed.

3. Document Thoroughly

- Take clear photos and videos of all visible damage. Capture wide shots of the affected areas and close-ups of specific damage.
- If applicable, note the date and details of the event (e.g., a storm or burst pipe) that caused the damage.

4. Gather Your Documentation

- Retrieve your insurance policy to review your coverage and deductible.
 - Collect any relevant documents, such as receipts, warranties, and prior home improvement records.
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Step 2: Mitigate Further Damage

1. Take Temporary Measures

- Most policies require you to prevent further damage. This may involve placing a tarp over a leaky roof or shutting off the water supply in the event of a leak.

2. Keep All Receipts



- Save receipts for any temporary repairs or emergency services (e.g., a plumber or mitigation service). These may be reimbursable, and they demonstrate that you took steps to minimize further damage.

Step 3: Review Your Insurance Policy

1. Understand Your Coverage

- Carefully review your policy to understand what types of damage are covered and any limits or exclusions.
- Check for deductibles specific to the type of damage (e.g., windstorm or water damage sublimits).

2. Replacement Cost vs. Actual Cash Value

- Note if your policy covers replacement cost or actual cash value. Replacement cost covers the full cost to replace damaged items, while actual cash value considers depreciation.

Step 4: Contact Your Insurance Company

1. File the Claim Promptly

- Contact your insurance company to report the damage as soon as possible. Delays in reporting can sometimes affect the claim.

2. Provide Initial Documentation

- Be ready to provide details of the damage and submit any initial documentation, such as photos, videos, and receipts.

3. Ask for Next Steps

- Inquire about the claims process timeline, what to expect, and any specific information or documents you'll need to provide.

Step 5: Schedule the Adjuster Inspection

1. Prepare for the Adjuster's Visit



- An insurance adjuster may need to inspect the damage. Before the visit, organize your photos, videos, and receipts to support your claim.

2. Walk Through the Damage

- During the inspection, walk the adjuster through all damaged areas. Point out any details you documented and provide copies of your records if requested.

3. Ask Questions

- Feel free to ask the adjuster questions about the process, expected timelines, and any areas you're unsure about.
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Step 6: Get Repair Estimates

1. Obtain Multiple Quotes

- It's often a good idea to get estimates from several reputable contractors for repairs. This can help support your claim and ensure that you're receiving a fair assessment.

2. Share Estimates with Your Insurer

- Provide these estimates to your insurance company as part of your claim documentation.
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Step 7: Keep Detailed Records of All Communications

1. Track All Interactions

- Keep a written log of all communications with your insurance company, including phone calls, emails, and meetings with the adjuster.

2. Follow Up as Needed

- Stay in touch with your insurance company to ensure your claim is progressing. If there are any delays, inquire politely about the reasons and next steps.
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Step 8: Review the Settlement Offer

1. Understand the Offer



- Once your insurer reviews your claim, they'll provide a settlement offer. Review the offer carefully and compare it with your estimates and actual costs.

2. Ask Questions or Dispute if Needed

- If the offer seems too low or doesn't align with your estimates, don't hesitate to ask questions or submit additional documentation. You may also consider consulting a public adjuster if you believe the offer is unfair.

Step 9: Finalize Repairs and Submit Documentation

1. Approve Repairs and Monitor Progress

- Once you accept the settlement, approve the repairs and keep track of the work being done. Save receipts and invoices for all final repairs.

2. Submit Final Invoices

- Provide final repair documentation to your insurance company, as they may require this to close out the claim.

Step 10: Keep a Record for Future Reference

1. Store All Documents Safely

- Keep a file with all claim-related documents, including your photos, receipts, estimates, settlement offer, and final invoices. These records can be valuable if you experience similar issues in the future or if any questions arise later on.

2. Review Your Policy

- After a claim, consider reviewing your policy with your insurance agent to ensure you have adequate coverage for the future, including any adjustments to coverage limits or endorsements.

By following these steps, you can help make the claims process smoother, minimize delays, and improve your chances of receiving a fair settlement. Remember, preparation and thorough documentation are key to a successful insurance claim.

