



Local Knowledge - Global Reach

AFTER THE STORM

CONSUMER TIPS: FILING AN INSURANCE CLAIM

- **Notify** your insurance agent or insurance company of the loss as soon as you can
- **Reconfirm** your current policy coverage (do you have hurricane cover?)
- **You have a duty** to protect the damaged property, as best as possible, to prevent further loss
- **Take photos** of the damaged property and keep these for the insurance professionals to review
- **Keep records** of any expenses made to secure or repair the damaged property
- **Do not** throw away the damaged property, but secure items for future inspection
- **Provide** as much details/description of the damage
- **Confirm** the exact location of the damaged property (i.e. driving directions)
- **Properly complete** any claims forms that the insurance company requires
- **Provide** all of the best means of contacting you, as your normal contacts may be put of service
- **Remember** that your policy has a deductible, meaning a portion of the loss is your responsibility
- An insurance loss adjuster will contact you to further investigate the claim
- **Cooperate** with all of the insurance professionals involved in your claim settlement
- **Exercise patience** - there is a high volume of claims that generally follow a storm

