



If you have suffered a home or business property loss:

Protect property from further damage by arranging for reasonable temporary repairs as soon as possible. For example, if windows are broken, have them boarded up to protect your home and property against vandalism or weather damage. Many of our insurance carriers offer independent contractors that may be able to perform temporary repairs or water extraction and clean-up to prevent further damage in the short-term.

Keep an accurate record of all temporary repair expenses so that you can add the amount to your claim. Also, keep an accurate record of any and all expenses incurred to be considered for possible reimbursement. Please do not make any permanent repairs until the insurance adjuster has had a chance to review the damage.

Determine the damage to your personal property. Make a written list of what was damaged. To be as accurate as possible, please include the manufacturer, brand name and the place and date of purchase. We recommend beginning this process by dividing your list into broad categories such as location (e.g., living room, bedroom #1, bedroom #2). If available, photographs, videotapes or personal property inventories are valuable resources during the itemization process.

If possible, place damaged items in a secure area where they can be inspected.

Attached is a sample of information needed to report a home or property loss to your insurance carrier.

SAMPLE INFORMATION NEEDED TO REPORT A PROPERTY CLAIM

ACCOUNT INFORMATION

Insured Name

Policy Number

Contact Information – Name, Phone Number, Best time to Contact

LOSS INFORMATION

Date and Time of Loss

Address Where Loss Occurred

Full Description of Loss

Describe Damage

If damage to building, is building exposed to the outdoors or unprotected? Y N

If damage to building, can the building be occupied? Y N

Do you have a written estimate or repair bill for the damages? Y N

AUTHORITIES INVOLVED

Include Name, Report or Case Number, County and Any Violations or Citations

ADDITIONAL COMMENTS