

8 steps for filing a major home insurance claim.



When it comes to your home, there's a lot you can do to prepare for the worst. But... nothing prepares you for the shock you'll feel when the worst actually happens.

Depending on the damage, a home insurance claim can be an emotional process. Understanding your insurance policy and how to file a home insurance claim will help you know what to do next and (hopefully) squash some stress.

Once you have a handle on what's covered and what's not, take an inventory of your possessions. Going room-to-room and taking pictures or videos of what's inside will help your insurance adjuster know what needs replacing. To go above and beyond, you may even want a spreadsheet filled with information about your possessions: a description, when you purchased, where you purchased and the original value. If you can back up their value with receipts, it's even better. Keep this information filed away in a fireproof, waterproof safe. Or, keep electronic copies somewhere you could always access them.

Then, if something happens to your home, here's how to file a home insurance claim (and what you can expect):

How to file a home insurance claim:

1. **Notify your insurance company.** Call the company's 24-hour call center or your local agent — whichever is more convenient for you. The first step is to make sure someone knows about the damage so they can fix it as soon as possible.
2. **Meet with an adjuster.** The claims department of your insurance company will assign an adjuster to you. They'll be your go-to person throughout the process. At any point, you'll be

able to turn to them for questions, information or reassurance. They'll also be the one coming to assess the damage to your home. Tip: Try not to clean before the adjuster sees the damage. It's important they see how much has been done, because it will factor into how much money you get for repairs. However, if it needs to be cleaned to prevent even more damage, that's what you should do. Just try to take a few photos, if possible.

3. **Protect what's left.** Don't put yourself in any danger, but do what you can to save any undamaged items.
4. **Find a temporary home away from home.** If the damage from a covered loss is too bad, and you can't live in your home until it's repaired, your adjuster will help you find a place to stay. It could be a hotel, apartment or house. It may not be as homey as you'd like, but it will come at no cost to you, and in some cases your meals might be partially covered, too.
5. **Submit a list of your damaged or destroyed items.** Share the list, complete with the value of each item, with your adjuster. Having the damage in writing will give them a better idea what needs to be done and how much it'll cost to do it. While they can easily see when a wall, floor or ceiling needs to be replaced, they might not notice all of the little items, and those can really add up. Make sure your adjuster knows about absolutely everything you lost.
6. **Get an estimate for the total cost of repair and replacement.** Your adjuster will help you get estimates to repair and replace what was damaged, and they'll likely meet with a contractor who will work on your home. Then, you'll get a formal estimate outlining how much money you have for repair and replacement, according to your policy.
7. **Start the repair and replacement process.** Once you've reached an agreement with your adjuster about the amount you'll be receiving, the team working for you can start getting things back to normal. Whatever is necessary according to your estimate, they'll rebuild, repair or replace.
8. **Move in again.** Here's hoping home sweet home will feel just as sweet.

Have a claim to file? File your home insurance claim online, or talk to your local, independent agent.