



## Claims Checklist for Severe Weather Damage

Tips for the most efficient claims process and property repair

You know that severe weather can be unpredictable and strike at any time, so you have disaster insurance in place to help you recover from a storm. In the event your property is damaged by a hurricane, tornado, hailstorm or similar disaster, you will want to get back on your feet as fast as possible. So, we recommend taking the following actions for the fastest, most efficient handling of your claim.

### CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

*Courtesy of Amwins Group, Inc.*

### LEGAL DISCLAIMER

Views expressed here do not constitute legal advice. The information contained herein is for general guidance of matter only and not for the purpose of providing legal advice. Discussion of insurance policy language is descriptive only. Every policy has different policy language. Coverage afforded under any insurance policy issued is subject to individual policy terms and conditions. Please refer to your policy for the actual language.



## Before you make the call:

- **Review your insurance policy and keep it available for reference during the process.**

Your policy contains the contact number and instructions for making a claim. Plus, it's always a good idea to read through your policy and review coverage and exclusions prior to a claim so you will know what to expect.

- **Assess and note the damage to the best of your ability. If possible, take photos without disturbing the scene.**

It's important to accurately describe the amount and type of damage so the insurance company can send an adjuster with the appropriate level of experience based on the level of damage.



## Filing the Claim:

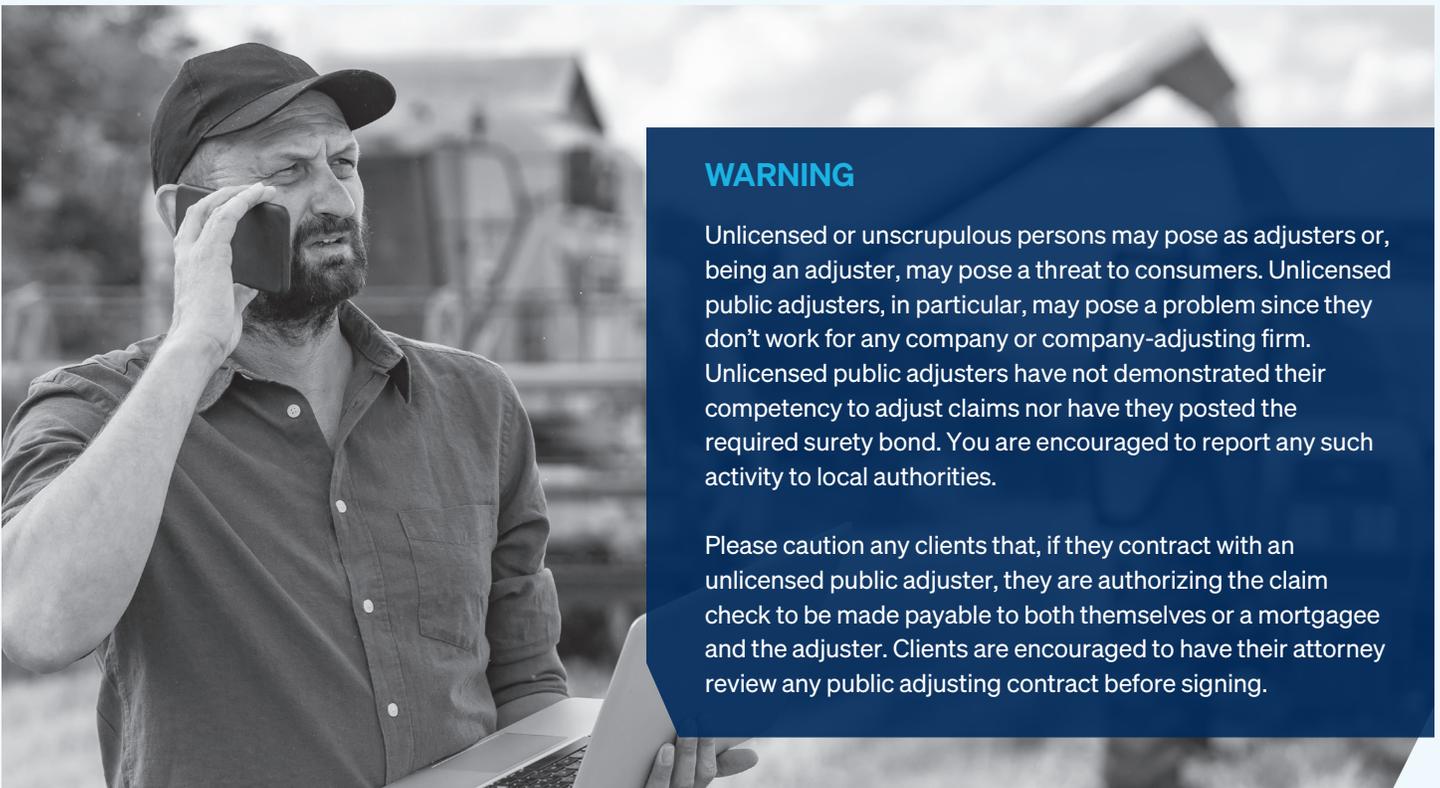
- **Notify your insurance carrier or agent as soon as possible.**

Most insurance contracts require notification as soon as possible after a loss and the contact information to make the claim is written on your policy.

If you need to leave a message, be sure to leave a telephone number where you can be contacted and a complete address of the insured location. Make sure you state whether the premises are rendered inhabitable as a result of the damages.

- **Stay in touch with your insurance adjuster.**

Catastrophes can generate hundreds of claims, so communication and cooperation are vital for a quick resolution to your claim. Respond promptly and provide information needed.



### WARNING

Unlicensed or unscrupulous persons may pose as adjusters or, being an adjuster, may pose a threat to consumers. Unlicensed public adjusters, in particular, may pose a problem since they don't work for any company or company-adjusting firm. Unlicensed public adjusters have not demonstrated their competency to adjust claims nor have they posted the required surety bond. You are encouraged to report any such activity to local authorities.

Please caution any clients that, if they contract with an unlicensed public adjuster, they are authorizing the claim check to be made payable to both themselves or a mortgagee and the adjuster. Clients are encouraged to have their attorney review any public adjusting contract before signing.



## Next Steps:

**Photograph damaged areas prior to making temporary repairs.**

Undisturbed images accurately record your loss and help strengthen your claim. Make the temporary repairs necessary to prevent further damage, theft or vandalism. Repairs of this kind could include boarding up broken windows and covering holes in the roof.

Mitigating your damage is usually a condition of coverage (your insurance will usually cover the reasonable cost of temporary repairs). **DO NOT**, however, make permanent repairs to your damaged property until the adjuster has reviewed your claim and given you permission to restore your property.

**Reduce your business interruption costs.**

The longer you are out of business, the more expensive the closure becomes. Some insurance policies cover the costs incurred to reduce the amount of time a business is closed. Check your policy coverage to see what loss-prevention actions are covered.

**Prepare an inventory of all damaged or destroyed property for the adjuster.**

**DO NOT DISCARD ANY** items before the adjuster is given a reasonable amount of time to inspect them. Provide available cancelled checks, invoices, etc. that support the value of damaged or destroyed property. Keep a copy of the inventory for your records.

**Get one or two detailed estimates for permanent repairs from a reliable contractor.**

Beware of “fly-by-night” operators who often follow a storm into town. Inspect references and check with the Better Business Bureau before doing business with any vendor you don’t know. Share these estimates with your adjuster.

**Don’t sign any contracts for repairs without discussing it first with your adjuster.**

Your adjuster can play a key role in helping you avoid price gouging after a catastrophe, but he/she won’t be able to negotiate a reasonable price for services if you’ve already signed a contract. Remember, your insurance company is NOT bound by the contracts you sign.

**Keep ALL receipts and invoices for EVERY expense you incur after the loss.**

Expenses can include items such as tarps, boards, cleaning supplies, etc. These costs add up quickly and may help you meet your deductible.

## Summary

Understanding your insurance coverages and the claims process helps put you in the best position possible for a swift recovery after a loss. Follow these tips and reach out to your insurance agent for additional assistance.

