

Hurricane Claim Preparation Tips for Homeowners

This list below offers some important tips for our industry friends and clients' employees/staff affected by a hurricane who are starting the claim process for their personal hurricane losses. Claims are unique to each loss and coverage situation and this is not an exhaustive list. Please refer to the Texas State Department of Insurance's "Help after Hurricane" claim page for more specific and up-to-the-date claim process information: <http://www.tdi.texas.gov/consumer/storms/helpafterhurricane.html>

CHECKLIST

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| <input type="checkbox"/> | <p>Take ample photographs and videos to memorialize ALL damage (however small), especially before mitigation efforts have begun</p> <ul style="list-style-type: none"> - Show the full loss in it's initial state - Photos/Videos of water levels indicating how far it rose around the home should be clearly captured. If possible contrast pre hurricane photos with post hurricane water levels / wind damages - Slowly walk the perimeter of the site and take a 360° video of each area <ul style="list-style-type: none"> o Focus in on specific damages, especially to porous materials where the visible damage can dry overtime. o Time stamps to photos and videos. |
| <input type="checkbox"/> | <p>Mitigate the loss / protect undamaged property from further loss or damage</p> <ul style="list-style-type: none"> - Separate damaged property from undamaged property - Remove all water damaged porous materials as well as any other materials that mold can grow on to prevent further damage, but don't discard anything unless first confirmed by insurance adjuster. |
| <input type="checkbox"/> | <p>Immediately report your loss to your insurance company and or insurance agent</p> <ul style="list-style-type: none"> - Your insurance company will be inundated with claim intake, be vigilant in following up until a claim / loss number has been issued |
| <input type="checkbox"/> | <p>Review your insurance policy with your insurance agent or representative</p> <ul style="list-style-type: none"> - Request a full updated version of your current insurance policy. - Read the steps listed in your policy to submit a claim. Be sure to follow the specific instructions and memorize each step in writing. Play particular attention to "notice" and timing requirements. |
| <input type="checkbox"/> | <p>Create an initial list or inventory of damaged items</p> <ul style="list-style-type: none"> - Itemize all damages from the event. - Include as much detail as possible. - For example, take pictures of tags, bar codes; record manufacturers description and serial numbers. |
| <input type="checkbox"/> | <p>Connect with reputable Emergency Services / Restoration Contractors</p> <ul style="list-style-type: none"> - Selecting a qualified contractor to help remove flood waters, stabilize environmental issues dry out your property is critical. - Be wary of scammers, those looking to profit of your loss. Always verify contractors with state and local agencies. Do NOT pay any company upfront. Reputable firms will not ask for a deposit and return later to preform work. As for a contract. |
| <input type="checkbox"/> | <p>Prepare for Insurance Adjuster site visit</p> <ul style="list-style-type: none"> - Walk your adjuster through your property to answer questions related to the loss - Have your policy with you for reference and ask your adjuster how the terms and conditions will be applied. Don't be afraid to ask questions. Have your question list prepared. - Point our all areas of damages to your adjuster, from the slightest cracks to missing roof tiles. |