

MyInsuranceExpress.com Claim Process Checklist

Home Insurance Claims Checklist

Simplify Your Home Insurance Claim and Get Faster Results

1. Immediate Action

- Ensure everyone is safe and evacuate if necessary
 - Document damage with clear photos and videos
 - Make temporary repairs to prevent further damage (keep receipts)
 - Contact emergency services if needed
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2. Review Your Policy

- Locate your insurance policy and review coverage
 - Note deductibles, limits, and exclusions
 - Highlight sections relevant to your type of damage
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3. Notify Your Insurance Company

- Call your insurance provider as soon as possible
 - Provide:
 - Policy number
 - Date and cause of damage
 - Description of the damage
 - Ask about next steps and claim submission procedures
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4. Submit Your Claim

- Complete claim forms provided by your insurer

- Attach supporting documentation:
 - Photos/videos of damage
 - Receipts for emergency repairs
 - Inventory of lost/damaged items
 - Keep copies of everything submitted
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5. Communicate with the Adjuster

- Schedule and prepare for the adjuster's inspection
 - Be thorough and honest when describing the damage
 - Provide any additional requested documents promptly
 - Keep notes of conversations (date, time, person, summary)
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6. Maintain Records

- Keep a dedicated claims folder
 - Save all correspondence, forms, and receipts
 - Document phone calls and email interactions
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7. Review Settlement

- Review settlement offer carefully
 - Confirm all eligible damages are included
 - Clarify deductions, limits, or questions with your insurer
 - Negotiate or provide additional evidence if needed
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8. Repair and Rebuild

- Hire licensed contractors
- Keep receipts and invoices for reimbursement

- Notify insurer if additional damages are found
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Tips for a Faster Claim

- File promptly after damage occurs
 - Respond quickly to insurer requests
 - Avoid permanent repairs before evaluation unless necessary
 - Keep detailed home inventory (photos, serial numbers, receipts)
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Avoid These Common Pitfalls

- Waiting too long to file
 - Submitting incomplete documentation
 - Underestimating damaged items
 - Ignoring policy limits and exclusions
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Pro Tip: Staying organized and proactive is the fastest way to get your claim approved and repairs underway.