

Getting Back Home

Tips for the Homeowners Insurance Claims Process

TIP 1

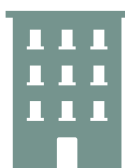
CONTACT YOUR INSURER



Call, click or text to start your claim.

TIP 2

DISCUSS COVERAGE FOR TEMPORARY HOUSING



Keep your hotel and meal receipts. Your insurance can help you leave the shelter and obtain housing while you rebuild.

TIP 3

WORK WITH AN ADJUSTER



Adjusters will walk through the claims process, answer questions, estimate damage & settle your claim.

TIP 4

REVIEW THE SCOPE OF WORK



Review plans to ensure you are rebuilding with the same number of square feet and finishes. Insurance covers the cost of rebuilding with similar materials.

TIP 5

HIRE CONTRACTORS



Get three written estimates. Check references & licenses, pay as work is completed, don't get rushed.

TIP 6

STAY UP TO DATE ON PAYMENTS



Continue to pay mortgage and property taxes.

TIP 7

KEEP INSURANCE DURING REBUILD



If you live in the mountains, consider flood insurance.

UNDERSTANDING INSURANCE COVERAGE TYPES

Coverage A: Covers cost of rebuilding structure.

Coverage B: Covers detached structures like a garage.

Coverage C: Covers personal belongings, furniture, towels, appliances, etc.

Coverage D: Covers additional living expenses (ALE) during rebuild.