

Disaster Relief

Seven Steps in Making an Insurance Claim



1. Contact your insurance agent or company immediately and report the damage. Give your name, address, policy number, and the date and time of loss.
2. Take pictures of the damage, if possible, before beginning repairs. If you repair small items, such as TV antennas, window coverings, or fences before the adjuster arrives, it may be difficult to prove the damage. You can also use pictures as evidence for tax deductions.
3. Protect your property from further damage or theft. Patch your roof temporarily. Cover broken windows with boards or plastic. If household furnishings are exposed to weather, move them to a safe place for storage. Save receipts for what you spend, and submit them to your insurance company for reimbursement.
4. Dry out water-damaged furnishings and clothing as soon as possible to prevent fading and deterioration. You may wish to take some items to a reliable dry cleaner.
5. Keep accurate records of the following:
 - Cleaning and repair bills, including materials, cost of rental equipment, and depreciation of equipment you own.
 - Additional living expenses you incur if your home is so severely damaged that you have to find other accommodations while repairs are being made, including motel and restaurant bills, home rental, and car rental.
 - Actual losses, including furniture, appliances, clothing, paintings, collectibles, valuables, foods, and equipment, regardless of your intent to replace the objects. List all items discarded.
 - Photographs of ruined homes or objects are excellent evidence for later documentation.
 - Try to document the value of each object lost. Bills of sale, canceled checks, charge account records, and insurance evaluations are good evidence. If you don't have records, estimate the value, and give purchase place and date of purchase. Include this information with your list.
6. Contact a reputable firm to have your damage repaired. Beware of door-to-door salesmen. Sometimes undependable workers enter a damaged area, make cheap repairs, and leave before the residents discover the repairs are shabby. If your contractor cannot do the work, ask him or her to recommend someone. Be sure the contractor is licensed.
7. Don't be in a hurry to settle your claim. Although you may want to have your damage claim settled as quickly as possible, it is sometimes better to wait until all damage is discovered. Damages overlooked in an early estimate may become apparent later. If you are dissatisfied with the settlement offer, talk things over with your agent and adjuster. Check your policy to see what settlement steps are outlined.

If you are not satisfied with the response of your insurance agency, you may want to file a complaint with the company, the Better Business Bureau, and the Mississippi Insurance Department.

Information Sheet 1767 (POD-01-17)

Adapted from the University of Florida/Institute of Food and Agriculture Sciences' Disaster Handbook. Reviewed by Bobbie Shaffett, PhD, former Extension Professor, Human Sciences.



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Produced by Agricultural Communications.

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Extension Service of Mississippi State University, cooperating with U.S. Department of Agriculture. Published in furtherance of Acts of Congress, May 8 and June 30, 1914. GARY B. JACKSON, Director