

How do I file a home insurance claim?

Homeowners who experience an event that damages their home or property may not know how to file a home insurance claim. Along with the shock at seeing the damage, dealing with the insurance company may feel like a daunting task.

With a bit of planning, you can get the matter dealt with relatively quickly and have the damage repaired or get items replaced, as needed.

Read through this how to file a homeowners insurance claim guide and then also be sure to use the free home insurance quote finder tool on this page to find the very best insurance rates online!

Contact the Insurance Company Immediately

Many home insurance companies have a toll-free number for policyholders to report claims. Insurers know that events that may trigger a claim can happen at any time of day or night, and they may offer a 24-hour claim hot line where customers can contact them immediately.

If the insurer doesn't have a dedicated phone number where policyholders can report claims, then a call to the insurer or your independent insurance agent during normal business hours is the best way to initiate a claim. The insurer will want to know your name and contact information, as well as your policy details. If you don't have your policy number handy, the company should be able to find your records by looking up your name or address.

No matter which way you make contact with the insurance company, you should do so as soon as you reasonably can after you realize there is an issue. Even if you aren't sure whether you are covered for a particular loss, contact the company to tell them about it anyway. You may be able to get help to cover part of your loss or the cost of moving out of your home temporarily while repairs are being made.

Make a Record of the Damage

Your insurance company or agent will need to assess the damage in your home. To help the company settle your claim quickly and fairly, you will need to provide detailed information about your loss. If you can take pictures of the damage, it gives the insurance company concrete information it can work with.

A written record is another choice for policyholders who need to provide their insurer with details about their loss. Everything that is damaged or that you suspect may be damaged should be included on the list. If you know or suspect that something is missing from your home, include it as well.

When you are surveying the damage, take care not to throw anything out. The insurance company's adjuster will need to examine all the items that you are making a claim for before the company will issue a settlement check for your loss.

In the case of damage to personal property, having original receipts for items in your home will help the adjuster in his or her work. If your policy covers you for the replacement value, both of you will have a base to work from. You can get a product that is similar in make and model to one that was damaged or destroyed.

Keep in mind that the idea of having insurance is to make you whole, so you are entitled to be compensated so that you are brought back to the state you were in before the loss occurred. It is not supposed to be an opportunity to get better quality personal property than you had before the incident.

Protect Your Home and Property from Further Damage

After you have experienced a loss regarding your home or property, you have the right and an obligation to take reasonable steps to avoid any further damage. Failing to do so may result in the insurance company refusing to pay out on part of your claim.

For example, if you are aware of a small leak in your roof and you know that the forecast is calling for more rain and you don't put up a tarp or some plastic sheeting to keep the water out, you wouldn't be covered for damage incurred from the subsequent storm.

The insurance company will probably send out an adjuster to your home relatively quickly to evaluate your claim. When he or she arrives, be friendly and cooperative. Answer the adjuster's questions honestly. You will probably be asked when you first became aware of the damage and what, if any steps, you took to protect the property.

Once the adjuster has performed an inspection, he or she will make a report to the insurance company with a recommendation about whether to pay out on your claim, and what amount is appropriate. Filing a home insurance claim is simple, if not easy. Just follow the steps above.