



After the Loss: What to Do Before You File a Claim

A Step-by-Step Guide to Protecting Your Property and Strengthening Your Claim

When damage strikes, it's natural to want to act fast—but the steps you take before filing an insurance claim can make a big difference. Use this guide to ensure your next moves protect your home, your wallet, and your peace of mind.

✅ Step 1: Safety First

- Ensure all family members and pets are safe.
- Evacuate the property if there is structural danger or active hazards (e.g., fire, electrical issues).

📸 Step 2: Document the Damage

- Take clear, comprehensive photos/videos of all damage.
- Include wide shots and close-ups from multiple angles.
- Don't clean up or make permanent repairs yet.

🔧 Step 3: Prevent Further Damage

- Make only temporary repairs to prevent further harm (e.g., board up windows, place tarp on roof).
- Save all receipts and materials used—your insurer may reimburse you.

📁 Step 4: Gather Important Info

- Locate your insurance policy.
- Write down the date, time, and description of the event.
- List damaged items, including make, model, and approximate value.

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Step 5: Contact a Public Adjuster

Before calling your insurance company, speak with a licensed public adjuster.
We represent you, not the insurance company, and help you get the settlement you deserve.

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