

# Homeowner's Claim Guide

## WHAT TO DO IN THE EVENT OF A HOMEOWNERS CLAIM

STOP AND REMAIN AS CALM AS POSSIBLE

TAKE A LOOK AT THE SITUATION AND WHAT IS HAPPENING?  
IS IT A BURGLAR STEALING, IS IT A WINDSTORM OR IS IT A FIRE?  
BASED ON WHAT IS HAPPENING THEN YOU CAN DECIDE WHAT  
TO DO.

IF IT IS A BURGLAR, GO TO A SAFE PLACE OF YOUR HOUSE OR IF YOU  
CAN GET OUT OF YOUR HOUSE, MAKE THE SAFEST DECISION POSSIBLE AND CALL  
911 IF AT ALL POSSIBLE

IF IT IS A WINDSTORM, FIND A SAFE PLACE IN YOUR HOUSE SUCH AS  
THE BASEMENT OR THE INNER MOST ROOM OF YOUR HOUSE  
IF YOU DO NOT HAVE A BASEMENT

IF IT IS A FIRE MAKE SURE YOU AND YOUR FAMILY MEMBERS OR  
WHOEVER IS INSIDE , PLUS YOUR PETS, GET OUT OF THE  
HOUSE AS SOON AS POSSIBLE

ALL OF THESE EVENTS ARE SUPER TRAMATIC, BUT YOU AND YOUR  
FAMILIES PERSONAL SAFETY IS THE FIRST PRIORITY  
ITEMS INSIDE THE HOUSE OR THE HOUSE ITSELF CAN BE REPLACE,  
BUT YOUR LIFE AND YOUR LOVED ONES LIVES CAN NOT.

## AFTER THE FACT .....

## AFTER THE INITIAL CLAIM HAS OCCURRED

CALL THE POLICE IF THERE WAS A BURGLARY OR CALL THE FIRE DEPARTMENT IF THERE  
WAS A FIRE OR IF THERE WAS STRUCTURAL DAMAGE TO THE HOUSE  
BECAUSE OF WIND OR SOME OTHER INSTANCE

THEN CALL THE INSURANCE COMPANY AND LET THEM KNOW WHAT HAS TAKEN PLACE

YOU WILL NEED TO KNOW SPECIFICS OF THE EVENT TO LET THEM KNOW WHAT HAPPENED.  
EXAMPLE : TIME , DATE , CAUSE OF LOSS OR ESTIMATED CAUSE OF LOSS  
WHAT DAMAGE HAS OCCURRED IF YOU CAN TELL RIGHT AWAY

SOMETIMES YOU WILL NOT BE ABLE TO TELL THEM WHAT WAS STOLEN OR WHAT WAS  
LOST RIGHT AWAY AND THAT MAY TAKE SOME TIME TO COME UP WITH A LIST  
OR PHOTOS OF BELONGINGS THAT WERE DAMAGED OR STOLEN

IF THERE WAS PHYSICAL DAMAGE TO THE HOUSE YOU WILL HAVE TO CALL A  
CONTRACTOR TO GET AN ESTIMATE OR DAMAGE ASSESMENT ON THE HOUSE  
BASED ON THE SITUATION, THINGS CAN DEVELOP AFTER THE FACT OF THE  
INITIAL CLAIM BUT TO GET IT CALLED IN AND THE PROCESS STARTED IS  
KEY TO HELP TO RESOLVE THE DAMAGE AS SOON AS POSSIBLE.

IF THERE ARE HOLES IN THE ROOF FROM A WINDSTORM OR THERE IS HOLES  
IN THE SIDING FROM TREES HITTING THE HOUSE OR HAIL, TAKE AS MUCH  
PRECAUTION ON NOT LETTING FURTHER DAMAGE OCCUR AFTER THE FACT  
SOMETIMES YOU CAN TARP YOUR ROOF IF POSSIBLE OR THE CONTRACTOR  
YOU CALL CAN COME OUT AND TARP THE ROOF OR DAMAGED PORTION OF  
THE HOUSE SO NO FURTHER DAMAGE OCCURS