

Filing a claim

- Contact your insurance company as soon as possible.
- Take photos of the damage.
- DO NOT make permanent repairs until your insurer has inspected the property.
- Keep a diary of all contact and conversations with representatives of your insurer.
- If you can still live in your home, talk with your agent or claims representative about critical repairs that need to be made. Whether you make the repairs or hire someone, save the receipts for your claim.
- If you need to find other lodging, keep records of expenses and all receipts. Contact your insurance company to see if there are any limitations on expenses such as meals.
- Your insurance company will send an insurance adjuster to survey the damage at no cost to you. It is your option to also work with a [public adjuster](#) may offer you the same services, but you would be responsible for fees associated with his services. If you choose to work with a public adjuster, be sure they are [licensed](#) with the Division of Insurance.