

Obtaining Payment for Your Claim

- Your full claim payment may come in multiple payments. The first payment will likely be an emergency advance and may include additional living expenses if the damage to your home renders it uninhabitable. An insurance adjuster for your insurance company ([link to FAQ](#)) make a preliminary assessment of the damage to your property based on the actual cash value of the property just prior to the damage, and you should receive a check for that amount soon after. If the contractor you hire to make the necessary repairs or replacements finds hidden damage that the insurance company adjuster was not aware of, call the insurance company immediately to set up an appointment to have the damage re-appraised. If you have a policy that provides replacement cost for damages, the insurance company will pay you the difference between the replacement cost and the actual cash value once they have received proof that repairs are complete.
- If your damages exceed the amount of your coverage, federal agencies will occasionally provide grants or low-interest loans to assist with recovery following major disasters.