



Know Your Insurance

Home

Dealing With a Homeowners Insurance Claim

If you've had a fire, water damage or another unfortunate event in your home, don't fret. We have all the information that you need to get your claim underway so you can get your life back to normal.

When you have a homeowners insurance claim, your actions can make all the difference. Here's how to maneuver through the claims process with ease:

- If you were away from your home when the incident occurred, exercise caution when entering your property. If your property has sustained major damage, contact your local government officials to determine how you should proceed.
- Report downed power lines to the utility company, and keep your electricity off if there is standing water in your home.
- If it appears as though it is not safe to be at your home, leave.
- Contact us to report how, when and where the damage occurred. Make a note of the claim handler's name, telephone number and identification number when you call.
- Protect your home from further damage without putting yourself in danger. This may include boarding up windows and salvaging possessions that did not sustain much damage. Your claim handler can advise you on how to do so safely.
- Prepare a list of damaged or lost items from your home.
- Keep damaged items in your home until the claim handler has come for an inspection. Also, consider documenting the damage with pictures or video.
- Provide receipts for damaged items if you saved them.
- If you need to temporarily relocate, save all your receipts for additional expenses. Your policy may cover you for additional living expenses during this time.
- Once you've reported your claim, the claim handler will send you some documents to complete within a specific period of time. Contact us if you have any questions, and return these forms promptly.
- Contact your mortgage lender to notify them of your loss and to discuss potential contractor bids. Your lender may want to inspect a contractor's job before making a final payment.

Let us help you throughout the process—contact Winters-Oliver Insurance Agency if you have questions or concerns.

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