

# Wind Insurance - Claims

## **If your property is damaged by a hurricane, tornado, hailstorm or similar disaster, here is what you should do to assure quick handling of your insurance claim:**

1. Assess the damage to the best of your ability and be prepared to give an accurate description of the amount and type of damage. Make sure you state whether the premises were rendered inhabitable as a result of the damages. This is will allow your company to send out an adjuster with the appropriate level of experience, based on the level of damage.
2. Notify your insurance agent **as soon as possible**. The insurance contract requires notification as soon as possible after a loss. Be sure to leave a telephone number where you can be contacted and a complete address of the location so the company can get an adjuster to the scene quickly. Be sure to stay in touch with your adjuster and respond to calls promptly. Catastrophes can generate hundreds of claims, so communication and cooperation is vital for a quick resolution to your claim.
3. If debris (such as a fallen tree or downed power line) prevents access to the covered property, or if such debris could increase your damage, tell your agent when you report the loss.
4. Make whatever temporary repairs are necessary to prevent further damage, theft, or vandalism. This could include boarding up broken windows and covering holes in the roof with temporary materials. Making temporary repairs is required by the insurance company, and is good advice regardless. (Your insurance will usually cover the reasonable cost of temporary repairs.) **DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given you permission to restore your property.**
5. Take photographs of damaged areas prior to making temporary repairs if possible. Doing so will strengthen your claim and help with the presentation of your loss.
6. If you can, get one or two detailed estimates for permanent repairs from a reliable contractor, and give these estimates to the adjuster. Beware of “fly-by-night” operators who often follow a storm into town. Check with the Better Business Bureau before doing business with any vendor you don’t know. Keep in mind that public adjusters are illegal in some states.
7. Refrain from signing any contract for restoration or repairs prior to discussing it with your company adjuster. Your adjuster can play a key role in helping you avoid price gouging after a catastrophe, but he/she won’t be able to negotiate a reasonable price for services if you’ve already signed a contract.
8. Prepare an inventory of all damaged or destroyed property for the adjuster. Be sure to keep a copy for your records, and be sure NOT to discard ANY items before the adjuster is given a reasonable amount of time to inspect them.
9. Collect canceled checks, invoices, receipts or other documents that will help the adjuster place a proper value on damaged or destroyed property. Keep ALL receipts and invoices for EVERY expense you incur after the loss, including items such as tarps, boards, cleaning supplies, etc.
10. It is always a good idea to read through your policy and review coverage and exclusions prior to a claim so you will know what to expect. Have a list of your property prior to a loss: You could have a lot of seemingly insignificant items and supplies, but those items add up quickly!

### **Warning**

Unlicensed or unscrupulous persons may pose as adjusters or, being an adjuster, may pose a threat to consumers. Public adjusters, in particular, may pose a problem since they don’t work for any company or company-adjusting firm. Unlicensed public adjusters have not demonstrated their competency to adjust claims nor have they posted the required surety bond. You are encouraged to report any such activity to local authorities. Please caution any clients that, if they contract with a Public Adjuster, they are authorizing the claim check to be made payable to both themselves or a mortgagee and the adjuster. (In Florida, residents can report unlicensed public adjusters by calling 1-800-22-STORM. Under Florida Law, it is a felony to act or hold oneself out as a public adjuster without being licensed and appointed. §626.8738, F.S.)



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