

FILING INSURANCE CLAIMS

The following steps should be taken to file an insurance claim for flood damage to your home.

- Call your insurance adjuster immediately.
- Follow up on your call with a letter detailing the problem. Keep a copy of the letter.
- Begin cleanup and salvage as soon as possible. Don't wait for an adjuster, but do take photos **before** any cleanup for use as an inventory.
- Keep damaged materials for proof of loss.
- Leave phone number where you can be reached when adjuster arrives.
- Adjuster will assess damages to house. Owner should sign proof of loss statement. Additional damage can be added when found.
- If looting should occur, report any theft to the police.
- Protect your property from further damage by making temporary repairs. Save receipts for reimbursement. If your home is uninhabitable, save all receipts relating to your temporary lodging and food.
- Make a list of damaged articles, and provide any other information the adjuster requests to process your claim. Prepare a copy of all information delivered to the insurance company.
- Review the settlement steps outlined in your policy. If you're dissatisfied with the proposed settlement offer, explain your position. If there's a significant difference between what the insurance company offers and what you believe you're entitled to, you may wish to submit the dispute to arbitration.
- Some policies impose time limits such as three, six or nine months. Other policies pay the difference between normal living expenses and the cost of living elsewhere.

Compiled by the North Dakota State University Extension Service.