

# Recovery Steps and Navigating the Claim Filing Process

**D**uring times of crisis or following a major disaster, you may be overwhelmed and confused by the insurance claim filing process. However, it is critical that claims be filed correctly to ensure that you receive all the payments due to you. Here is a checklist to help you recover after a disaster:

## Disaster Recovery Checklist:

**Know Your Policy**

Understand what is covered by your deductible amounts. A deductible is how much you have to pay out of pocket before insurance begins.

**Immediately Document Losses**

Before removing debris or broken belongings, document your losses to provide to your insurance company. Take photos and/or video. Make a list of the damages and/or damaged items.

**Consider Making Temporary Repairs**

Take reasonable steps to avoid further harm to your home or belongings, but do not put yourself in danger. Consider calling a professional. Your insurer will typically reimburse the cost of these repairs as part of your claim.

**File Claims Immediately**

Call your agent or your company's claims hotline immediately. Notifying them is likely required within a time frame. Often, insurers send disaster response teams to the impacted area to assist policyholders to assess damage, cut checks, and help start the claims process.

**Provide Complete, Correct Information**

Incorrect or incomplete information will delay the processing of your claim. When reporting your losses, have your insurance information, current contact information, and home inventory on hand. File a claim with both companies if your auto and homeowners policies are with different insurers.

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## **Keep Copies of Correspondence**

When you communicate with anyone during the claims process, keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name, and title of the person you spoke with, and what was said. Keep a record of your time and expenses.

## **Claims Process**

After you file your claim, your insurer will send a claims adjuster to assess the damage. Public adjusters offer the same services, but you would be responsible for any related fees. They will provide documentation of the loss to your insurer to determine your claims settlement. You may receive more than one claims check. The first check will likely be an emergency advance. If there is a mortgage on your home, the payment for structural damage may be payable to you and your mortgage lender. Lenders may put that money into an escrow account and pay for repairs as the work is completed.

## **Ask Questions**

If you have any questions or concerns, be sure to share them. If there is a dispute, ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurer interpret your policy differently.

Call the Ohio Department of Insurance consumer hotline at 800-686-1526 with your insurance-related questions and more. Report insurance fraud and professional misconduct to 800-686-1527. Visit [www.insurance.ohio.gov](http://www.insurance.ohio.gov) for information and follow ODI on Facebook and Twitter.



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