## INSURANCE CLAIMS

## Starting a claim

When it is safe, take these steps to begin the insurance claims process

- Assess and document the damage. Taking photos can be helpful.
- Call your insurance representative or your insurer's claims department to report your damage.
- If possible, assemble proofs of purchase, photos, receipts and warranties. Keep damaged items unless they pose a health hazard.
- Keep notes and be as detailed as possible when documenting damage and providing information.
- Keep all receipts related to cleanup.
- If you've been displaced, keep the receipts for your additional living expenses. Ask your insurance representative if you are entitled to additional living expenses, and for what period of time.

## **Next steps**

Your insurance representative will follow up with the next steps for your insurance claim.

