



STEPS TO TAKE WHEN YOU FILE A HOMEOWNER'S CLAIM

Damage to your home can come unexpectedly. In most cases you will not be able to prevent all unwanted surprises. Our main goal is to help you get things back to normal as soon as possible and handle your claim quickly and efficiently. Below are a few steps to give you peace of mind when filing a Homeowner's Claim.

■ EVALUATE THE PROPERTY DAMAGE WHEN IT IS SAFE TO DO SO:

In case of emergency, please contact the emergency services. If there is no emergency, start evaluating the damage.

Document the Damage: Take pictures and videos of the damaged property before making any emergency repairs or protecting the property from further damage.

Protect Property from Further Damage: Take the necessary steps to mitigate further damage to your property. For example, if there is a hole in the roof cover the hole with a tarp or move any furniture away from the damage part of the home. Make sure you save your receipts if you purchase any materials to help protect your damaged property!

Have your Information Ready: When you report your claim, it is a good idea to have your information ready. For example, Contact Information, Policy Number, Type of loss, The Date the Loss Occurred, and a Description of the Loss.

■ NOTIFY THE CARRIER:

Report the **Property Damage** to your insurance company as soon as possible. The quicker you report the loss, the sooner the insurer will be able to start processing the claim.

Adjuster Communication: A claim professional or adjuster will be assigned to your claim and contact you to review the property loss, and discuss what your insurance policy will cover and not cover. At this point, the adjuster might arrange to view the damages in person.

List the Property Damage: Review the photos and videos of the property loss and create an inventory list of all the property that was lost or damaged.

Keep your Receipts: When making the necessary repairs to protect your property from further damage or making temporary housing arrangements, make sure you keep your receipts. Your insurance company may require the receipts during the claim process.

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■ TEMPORARY RELOCATION AFTER LOSS:

When you experience a property loss, there is a possibility that you will not be able to occupy your home after the damage has occurred.

Loss of Use: After a covered property loss you may not be able to stay in your home. Depending on your Homeowner's policy, the insurer may reimburse you for living expenses, such as car rentals, hotels or motels, dining or take-out, and any other necessary expenses occurred during your day to day activities caused by your temporary relocation.

Temporary Lodging: In case your home is uninhabitable after the loss, your insurer can recommend temporary living arrangements while your home is being restored. The insurance company will suggest certain hotels to stay at or rental properties and cover expenses of temporary lodging while your home is being repaired.

■ RECEIVE AN ESTIMATE AND GET PROPERTY REPAIRED:

Based on the coverage you have in place on your Homeowner's insurance policy, you will receive a detailed damage estimate in your claim settlement.

Resolving the Claim: Time frames vary with each insurance company. The time needed to settle the claim is normally determined on the adjusters ability to inspect the damaged property and compile a detailed list of the loss.

Receive Payment: Once the adjuster can review his inspection, you will receive a check to cover the estimate provided by the insurance company.

Repair your Property: After receiving your payment, contact a contractor to complete the repairs to your damaged property. If you do not know of any contractors in the area, you can get recommendations from the insurer.

Granite Insurance wants to make sure the claim process goes as smoothly as possible so you can get your home restored! We recommend that you take the time to fill out an **Inventory List** for all of your belongings. This list will help during the claims process. You can find this form on our websites resource page. If you have any questions about your current homeowner's policy and coverages, please reach out!



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For more information, please contact your Account Manager on your Granite Insurance team!