

# INSURANCE CLAIMS

After a natural disaster, such as a hurricane

## Starting a claim

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

- Assess and document the damage. Photos can be helpful.
- Call your insurance representative or the claims department to report your damage.
- Assemble proofs of purchase if possible, including photos, receipts and warranties. Keep damaged items unless they pose a health hazard.
- Keep detailed notes to document damage and provide 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 how long.

## Next steps

- Once you have reported a loss, you will be assigned a claims adjuster by your insurance company. It may take some time because of the volume of storm-related claims, but you will be contacted.
- The claims adjuster will investigate the circumstances of the loss, examine the documents you provide and explain the process. Take notes and ask questions during these conversations.
- Your insurance company might ask you to complete a Proof of Loss form to list the property and/or items that have been damaged or destroyed, with the corresponding value or cost of the damage or loss. Ask your insurance representative or claims adjuster to clarify anything you are unsure about.
- What can a homeowner do after they have started a claim?
- List all damaged or destroyed items. If possible, assemble proofs of purchase, photos, receipts and warranties. Take photos of damage incurred and keep damaged items, unless they pose a health hazard.
- Keep all receipts related to cleanup and living expenses if you've been displaced. Ask your insurance representative about what expenses you may be entitled to and for how long you can expect to receive them.

## What can a homeowner do after they have started a claim?

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## Is hurricane-related damage covered by insurance?

- Damage to homes caused by wind is usually covered. This includes damage caused by flying debris or falling branches or trees, or damage caused by water entering through openings caused by the above.
- Home insurance policies generally do not cover damage caused by coastal flooding and/or storm surge.
- If you have purchased comprehensive or all perils automobile insurance coverage, damage to your vehicles from wind or water is usually covered. This coverage is not mandatory, so check your policy.
- Automobile insurance does cover damage caused by storm surge and wind if you purchased optional comprehensive or all perils coverage.
- The contents of your refrigerator and freezer may be covered for damage related to food spoilage caused by an accidental power interruption. Typically, in this situation, your fridge, freezer and their contents are insured for a specified amount. Check your policy.
- Before disposing of food from your freezer, make a list and take photos of the contents for insurance purposes.
- In certain circumstances, homeowners who are unable to return home due to insured damage are entitled to additional living expenses.



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## What can a homeowner do after they have started a claim?

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**More info can be found at:**

**<http://www.ibc.ca/pe/disaster/hurricane-and-tropical-storms>**

