



Disaster and Emergency Management Resources

Home Insurance Tips After a Disaster

- Call your insurance company immediately after being impacted by a disaster to start the claim process. Find out the exact information the company will need concerning your situation.
- Review your policy with your insurance agent.
- Do not destroy any of the damaged items until your claims adjuster has had an opportunity to inspect them. If you have garbage or other rotting material that you would like to remove immediately because you feel it might be a health hazard, call your insurance agent and discuss its removal.
- Document your losses:
 - Take close-up photographs of damaged rooms, furnishings, personal property, etc.
 - Record serial and model numbers of appliances and household equipment.
 - If you have prior pictures or a household inventory that could serve as documentation, gather these items for the insurance adjuster.
 - Save receipts for purchases such as lodging, which will document your living expenses while you were out of your home.
 - Save receipts from repair, replacement, or cleanup costs. Also include receipts for rented equipment and contract labor.

Adapted from resource material developed by the Illinois Extension Service entitled "After a Disaster"