



Home Claim Checklist

Your step-by-step guide to a homeowners insurance claim

[Learn more at www.shineinsurance.com](http://www.shineinsurance.com)

Overview



Day One

- Safety first
- Stop damage
- Document, document, document
- Contact remediation company
- Contact insurance company
- Find a place to live

Week One & Two

- Sign remediation contract
- Insurance adjuster visit
- Remediation complete
- Insurance adjuster report

Weeks Three to ???

- Hire contractor for rebuild
- Agree on Scope of Work
- List of damaged belongings
- Insurance check #1 - ACV
- Fix or rebuild home
- Replace stuff

Finishing Up

- Insurance check #2 - RCV
- Settle up with contractor
- Online reviews for all involved
- CELEBRATE!!

Day One



Safety first

If your safety's in danger, immediately leave and call 911. There's no possession worth getting hurt over. Don't enter your home again until the authorities have cleared it as safe to go into.

Stop damage

IF IT IS SAFE, try and stop further damage from happening.

This could include:

- turning off your main water supply, circuit breakers, or gas line
- tarping over exposed areas
- suppressing a small fire

Document, document, document

Make sure there's clear documentation of damage. Don't fix the issue without clear documentation. Don't throw anything away until the insurance adjuster has visited.

Day One



Contact remediation company

Remediation companies are experts in cleaning up fire and water damage. They should be one of your first calls. They'll assess the situation and begin cleaning immediately.

Contact insurance company

The insurance company's involved in the money side of addressing the damage. Contact them as early as possible. Make sure to write down:

- Claim number
- Insurance adjuster's name
- Insurance adjuster's contact information

Find a place to live

Your policy should have coverage for the cost of living somewhere else while your home is unlivable. That coverage is called Loss of Use. If you're displaced from your home, find a comparable place to live. That may be a hotel, apartment, or even a family member's house. Make sure to talk with your insurance adjuster to confirm that the choice you make is considered comparable and will be covered.

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Week One



Sign remediation contract

Remediation companies usually assess damage for free. But they'll ask you to sign a work order to get started. Make sure you understand:

- the extent of the damage
- the work they will do to fix it
- The estimated cost
- The estimated timeline

You may have to sign on to them doing this work before you have a clear answer about insurance coverage.

Visit from insurance adjuster

Always be kind to the insurance adjuster.

Their primary focus will be:

- SOURCE OF DAMAGE >> What caused the damage determines your coverage
- SCOPE OF WORK >> What it will take to fix the damage and what that should cost

It can be a good idea to have your remediation person present when the adjuster visits.

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Week Two-ish



Insurance adjuster report

About a week after visiting, the adjuster should provide their findings, including:

- Cause of loss
- Assessment of coverage
- Estimated cost to repair (if there is coverage)

This report is based on the language of your insurance policy. Ask questions and expect clear answers. If you disagree with anything, kindly describe your concerns. If there are still issues, contact your independent agent for help facilitating the conversation.

Remediation complete

Congrats! Completing clean up is the first hurdle in fixing the damage. For water damage this means water is completely dry and anything ruined has been removed. Fires could mean removal of the damaged area(s) or the remains of your home.

Week Three to ???



Hire contractor to rebuild

Now that the remediation company is done, you need someone to rebuild what was damaged. Make sure to hire a contractor that's familiar with how insurance companies work. A contractor who's never worked with an insurance company is likely to make the process confusing.

Agree on scope of work

The adjuster and contractor will talk about everything that needs to be done to fix your home. They'll agree to a scope of work before starting so you don't get surprised by out of pocket expenses. You may choose to do additional work not in the insurance scope. You can work this out with the contractor and you will simply pay the additional cost out of pocket.

List of lost/damaged personal property

If your belongings have been lost or damaged, create a list. The insurance payout will be based on it, so take the time to include everything you lost. A good insurance adjuster will help make this process easier.

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Week Three to ???



Insurance check #1 – ACV

Good insurance policies pay “replacement cost,” meaning if your couch costs \$1000 to replace, they’ll pay \$1000. Some policies are “ACV,” meaning items depreciate based on their age and the company pays much less than the cost to replace.

The first check for ALL policies is ACV.

IMPORTANT: The check may be written to you AND your mortgage company or service provider. Contact them for steps to cashing the check.

Fix or rebuild your home

While it’s only one step in this list, it’s definitely the longest.

Almost all projects take longer than the contractor thinks they will. Ask for a clear timeline and advocate for it to be followed. When there are delays, and there will be, request clear reasons why and then advocate for the new timeline.

Replace your stuff

Once the work is done on your house, you can replace your stuff. Use the list of lost belongings and their assigned replacement cost as your guide. Remember that any upgrade or expense beyond the list likely will not be covered by insurance.

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Finish Up



Insurance check #2 – Replacement Cost

If you have a Replacement Cost Coverage policy, the insurance company still owes you a second check.

Once the work on your house is complete and all lost items have been replaced, the insurance company will issue a second check. This check will cover the difference between the ACV check and the actual cost to rebuild your home and replace your stuff (minus your deductible).

IMPORTANT: The check may be written to you AND your mortgage company or service provider. Contact them for steps to cashing the check.

Settle up with contractor

Now that the final insurance check has arrived, you'll need to pay anything outstanding to your contractor. You'll owe your deductible at a minimum, but could also owe costs associated with work you had them do beyond the scope of work (e.g. - installing nicer cabinets).

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Finish Up



Online reviews for all involved

There are a lot of bad actors in this work. If you had a great experience, share it with the world. If it wasn't so great, share that too. Give someone else who may experience a claim some info about what to do and what not to do.

Celebrate!!

Home claims can be really tough. You navigated a remediation company, an insurance company, and a motley crew of contactors. Your house is back to normal and that deserves a celebration! Have some friends over and enjoy the glory of completing the process.

We want to celebrate with and learn from you. Let us know how your claim went, what surprised you, and how this checklist helped.

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