

How To File a Property Damage Insurance Claim

What do I need to do first when filing a claim?

Contact your insurance agent or company right away to get the claims process started.

Make a list of damaged property. Photograph or video the damage if possible. Talk to your agent or adjuster before throwing away damaged items before an adjuster has had a chance to see them.

Take steps to minimize further damage and protect your health such as turning off the water supply and removing all water-logged items such as carpet and drywall. Make repairs necessary to protect your property from further damage. Don't make permanent repairs until instructed by your insurance company. Save all repair receipts.

When the insurance company's adjuster inspects the damage, walk around with them to make sure they don't miss anything. You might want to have your contractor or builder with you to discuss estimates or technical specifications with the adjuster or your insurance company.

Read your policy to see what additional coverage it contains. Homeowners may be compensated for hotels and meals while displaced while business owners may have business interruption coverage. Ask questions to ensure maximum benefit from your policy in your time of need.

What should I expect from the insurance company?

Your company must let you know they got your claim within 15 days of getting it. The company might ask you for more information to investigate your claim. This might include asking you to fill out a proof-of-loss form.

The company must accept or reject your claim within 15 business days of getting all the information it needs from you. If the company rejects your claim, it must tell you why in writing.

The company must send your check within five business days after it agrees to pay your claim.

These deadlines may be extended after disasters.

When and how should I get payments?

Once the company agrees to pay all or part of your claim, it must pay within five business days.

Most companies pay claims with two checks. The first is issued after the adjuster looks at your loss and is for the estimated cost of repairs, minus depreciation and your deductible.

The company will issue the second check for the rest of your claim after it receives the contractor's bill for the finished job, as long as the repairs or replacements are completed within 365 days of the date of loss.

What should I do if I disagree with the adjuster's estimate or report of damages?

If you disagree with the adjuster's final estimate, tell the company why. The company may have overlooked something and may make adjustments. Make sure to send any supporting documentation, such as a contractor's estimate for the repairs. If you still disagree, you have several options to challenge your insurer's decision.

Demand appraisal

The appraisal process begins with you and the company each hiring an appraiser. The two appraisers then choose a third appraiser as the umpire. Your appraiser and the company's appraiser make their own estimates of your loss. If they are different, the umpire makes the final decision, which is binding on both you and the company. You are responsible for the expenses of the appraiser you hire and for half of the umpire's expenses. Check your policy for any deadlines to demand appraisal. If you need help finding an appraiser, search for a "property damage appraiser" or check with your contractor.

File a complaint

If you think an insurance company has treated you unfairly, you can file a complaint with us. Learn how to get help with a home insurance complaint.

Hire a Public Adjuster

Some people hire a public insurance adjuster if they disagree with the number or type of damages listed by the insurance company's adjuster. Public adjusters, unlike the company's adjusters, work for you, not the insurance company. They can help identify damage and present it to the insurance company, but they do not have the ability to do anything to enforce your rights under your policy like an attorney does. Public adjusters charge fees for their services that are payable whether your claim is paid or not. Before you hire a public adjuster, make sure you understand what you'll have to pay.

Hire an Insurance Claim Attorney

If you are not satisfied with the outcome of your dispute, you have the right to seek legal representation to enforce your insurance policy. Make sure you hire an experienced and reputable law firm experienced in making insurance claims, like [The Lane Law Firm](#). Most reputable law firms work on contingency, meaning they only get paid if they obtain settlement funds for you.

Attorney directory [Avvo.com](#) is helpful as they provide unbiased attorney ratings, client reviews, attorney credentials, areas of specialization, etc. Your [local bar association](#) is also a good resource.