

# DISASTER



Cooperative Extension Service  
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## Home Insurance Tips After a Disaster

Insurance can sometimes seem like it is complicated. The following tips can help consumers make sure the process of filing a claim goes quickly and smoothly.

### If Your Home is Flooded

- Don't wait for the water to go down. Call your insurance company immediately to start the claim process. Find out the exact information the company will need concerning your situation.
- Review your policy with you insurance agent.
- Contact your insurance company immediately, even if you don't have flood insurance. Some policies cover living expenses while you are out of your home.
- It is a good idea to separate the damaged and undamaged things in your house right away. 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. Remember, relatives and friends may have taken photos of holidays, birthdays, etc. in your home.
- Save receipts, such as lodging, that will document your living expenses while you were out of your home.
- Save receipts from repair, replacement or clean-up costs. Also include receipts for rented equipment and contract labor.
- Save receipts from moving a mobile home out of a flood area in case the expense is covered by your insurance policy.

Source: Illinois Department of Insurance and the National Flood Insurance Program

Issued by Holly Hunts, Extension Specialist in Consumer Economics. February 1995

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