

# How to Report Losses, Make Claims

---

 FAIA Newsroom

FAIA offers this list of tips to help consumers get their claims processed and get on with their lives as quickly and easily as humanly possible.

- Call your independent insurance agent or insurance company. Report the damage you know and explain your overall situation. Report all losses, even those you think might fall below the deductible.
- Do not return to your home until local authorities give the OK. Once permitted, don't enter the house until you examine the outside. Look at the foundation, porches, stairs, and overhangs for any possible structural/foundation damage. If any structural support is missing or broken, the house is not safe. If there is obvious damage, have a building inspector check the house before you go in.
- Make temporary repairs to prevent further weather related damage. Save receipts for any material you buy.
- Take photos of damaged items before you make repairs. Make a list and include any information you have on the items such as brands, model numbers, where purchased, when purchased, etc. If you have old receipts or bills, gather them together. Even after you take photos, do not throw out expensive items because the adjuster will need to see them.
- Keep copies of all lists and documents you submit to your insurance agent or company.