

After hurricane hits, mitigate and document property damage

 FAIA Newsroom

After a storm strikes, insureds should prevent further damage to their home or business, and document any steps they take to do so.

- Prepare an inventory of all damaged or destroyed personal property. If you can, videotape or photograph the damage.
- Make temporary repairs to prevent further damage.
- Dispose of all spoiled food immediately. If you have insurance coverage for spoiled food, document your losses.
- Hold off on permanent repairs until you've received approval for reimbursement.
- Save remnants of damaged or destroyed property for your insurance company adjuster, and do not sign agreements with contractors or anyone else until you have a chance to meet with an adjuster.
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Keep all receipts!