



WINTER STORM INSURANCE CLAIM TIPS

THESE QUICK TIPS WILL HELP MAKE YOUR INSURANCE CLAIM PROCESS SMOOTHER IF YOUR HOME WAS DAMAGED DUE TO A BROKEN WATER PIPE, DOWNED TREE LIMBS, OR OTHER WINTER DAMAGE.

OID TIPS

- 1.** First contact your insurance company or agent to file a claim as soon as possible.
- 2.** List all property damage. Pictures or video of the damage is necessary. Unless your insurance company tells you to, don't throw anything away.
- 3.** Take steps to protect your home from further damage. Cover broken windows and holes in your roof with a tarp, if possible. Turn off the water if pipes have burst. Save all receipts. Your policy may cover these costs.
- 4.** Be at home when the insurance company comes to inspect the damage. If you can't stay in your home, let your insurance company know.
- 5.** Keep a list of everyone you talk to at your insurance company.
- 6.** Ask about additional living expenses. If you're can't live in your home due to the damage, your insurance policy may pay for some of those expenses.

TIPS TO AVOID FRAUD

- 1.** Always get more than one bid. Check references and phone numbers. Contractor complaint information is collected by the Better Business Bureau, so visit their website for more information.
- 2.** Don't pay up front and don't make your final payment until the job is finished.
- 3.** Avoid contractors who offer to waive your deductible or promise a rebate for it. Never sign a contract with blank spaces and always keep a copy for your records.