

# Hurricane Damage Claims Checklist

A Step-by-Step Guide to Documenting Your Losses and Filing Your Claim

## 1. Immediate Steps After the Hurricane

### Call Your Insurance Company

Claim Number: \_\_\_\_\_

Insurance Contact: \_\_\_\_\_

Agent's Name & Phone: \_\_\_\_\_

### Take High-Quality Photos & Videos

Exterior (roof, siding, windows, doors, garage)

Interior (walls, ceilings, flooring, furniture, appliances)

Close-ups of specific damage (cracks, water stains, mold, leaks)

Neighborhood & surrounding area to show storm impact

### Make Temporary Repairs & Keep Proof

Save receipts for tarps, plywood, or emergency fixes

Take 'before and after' photos of any temporary repairs

Avoid major repairs until adjuster assesses damage

### Keep Track of All Communication with Insurance

Date of First Call: \_\_\_\_\_

Adjuster Name & Contact Info: \_\_\_\_\_

Follow-up Notes: \_\_\_\_\_

## 2. Documents to Gather for Your Claim

Deed

Mortgage Statement

Rental Agreement

Home Inspection Reports

Inventory of Damaged Items (List of items, Make, Model, Estimated Value, Receipts)

Insurance and Financial Records (Copy of Policy, Policy Number, Mortgage Documents)

Expenses That May Be Reimbursed (Hotel stays, Emergency Repairs, Contractor Estimates)

### **3. Preparing for the Insurance Adjuster's Visit**

- Be present during the adjuster's inspection
- Have your documentation organized and ready
- Walk them through all damage (interior, exterior, structural)
- Get an independent contractor estimate for comparison

### **4. Common Mistakes to Avoid**

- Do not throw away damaged items before documenting them
- Do not delay filing your claim
- Do not accept the first offer without reviewing policy coverage
- Do not assume all damage will be covered
  - Ask about hidden coverage (mold, debris removal, etc.)

### **5. What to Do If Your Claim Is Denied or Underpaid**

- Request a written explanation from the insurance company
- Gather additional proof (more photos, estimates, receipts)
- Consider hiring a public adjuster to negotiate on your behalf
- File an appeal with your insurer if needed

### **6. Staying Organized for the Future**

- Update your home inventory with new photos and receipts
- Store digital copies of your insurance policy and home documents
- Review your insurance policy annually to ensure proper coverage

*Need help with your claim? Contact YPA Public Adjusters.*

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