

STEP NINE: INSURANCE MATTERS



This section is for insured households.

TAKE AN INVENTORY

You will need to provide a list of lost or damaged items as part of your insurance claim. Review your insurance policy so you understand what items to list. If you had a household inventory or video before the disaster, retrieve it for the insurance adjuster. If you didn't, or if it was destroyed, ask your insurance agent for a blank inventory form – it will jog your memory.

Record serial numbers of appliances and household equipment, if possible. Note the approximate cost or value of each item. If possible, take close-up photos or video footage of damaged rooms, furnishings and property.

Once the inventory is complete, submit it, along with a proof of loss form, to your insurance company.

Be sure to prepare a new inventory once you move back in. It may be written, photographed or recorded on tape or video. Keep a copy away from home either in a safety deposit box or with another family member or in a fire and water resistant safe.

KEEP ALL RECEIPTS

Keep a copy of your inventory, all receipts related to living expenses and repairs, permits, inspection forms and any other papers in one place. You may need them for insurance purposes.

NOTIFY YOUR MORTGAGE COMPANY

You have a responsibility to tell your mortgage company about the results of the disaster and to keep them informed about what's being done to restore the property. They may have forms for you to fill out, and they may want to inspect the property. It is to your mutual advantage to work together. This also applies to total loss of other items destroyed (ie: a car with an outstanding loan guarantee).

