

## Property Loss Tips

### **I**nspect your Loss:

- Conduct an initial site and damage assessment.
- Take steps to limit access to prevent injuries by roping off the area or posting hazard signs.
- Turn off water or power to avoid further damage or chance of electrical fire.
- Move undamaged items away from the damaged area to ensure they are safe.

### **R**eport your Loss:

- Contact the police to report property damage from criminal activity such as theft or vandalism.
- Promptly notify us or your insurance company to provide details on the incident and damage.
- Be completely frank about all circumstances surrounding your claim, even if embarrassing.
- Provide your current telephone numbers and email address so the Adjuster can contact you.

### **M**anage your Loss:

- Photograph the damage before taking any action with damaged property.
- Do not discard any damaged items so the Adjuster can inspect them later.
- Initiate temporary measures to prevent further property damage. Insurance companies will generally pay for minor, temporary repairs that are completed in order to prevent consequential damage.
- If your claim involves water or mold damage, call a licensed and insured remediation vendor to start the dry-out process.
- Do not make repairs before an insurance adjuster inspects your property.
- Obtain multiple estimates to repair your property.
- Review every contract for services related to your claim with your Adjuster before you sign it!
- Confirm all contractors and vendors are properly licensed and insured.
- List all damaged property, including manufacturer, serial numbers, date purchased and cost.
- Keep your receipts and invoices for all repairs.
- If you move temporarily because of damage, document your expenditures.

### **S**ettle your Loss:

- Be present during the Adjuster's inspection.
- Keep notes on all claim related contacts, including names, dates and issues discussed.
- Respond promptly to requests made by your Adjuster or other company representatives.
- If you are dissatisfied by the progress on your claim, contact your IRMS Claims Advocate.