



Know Your Insurance

Home

Courtesy of Wallace Welch & Willingham

Dealing With a Homeowners or Flood Insurance Claim

If you've had a fire, wind or water damage or another unfortunate event in your home, don't fret. We have all the resources that you need to get your claim underway so you can get your life back to normal. With W3 Client Connect, you can view your policy information online at any time, even on your mobile device. By clicking on the Claims Information tab you can search your insurance company claims reporting instructions to report your claim directly and expedite the claims process. This can be especially helpful if our entire area is affected by a hurricane and our insurance claims professionals are inundated with claims. Reporting on-line directly to your insurance company puts your claim immediately in the queue so it can be assigned as soon as possible to an adjuster.

When you have a homeowners insurance claim, your actions can make all the difference. Here's how to maneuver through the claims process with ease:

- If you were away from your home when the incident occurred, exercise caution when entering your property. If your property has sustained major damage, contact your local government officials to determine how you should proceed.
- Report downed power lines to the utility company, and keep your electricity off if there is standing water in your home.
- If it appears as though it is not safe to be at your home, leave.
- If possible, reach out to your insurance company directly to report how, when and where the damage occurred. In the event of a natural disaster, reporting online may be your best option. Make a note of the adjuster's name, telephone number and your claim number when this is provided. If direct reporting is not available, please call us or report your claim at agencyclaims@w3ins.com
- Protect your home from further damage without putting yourself in danger. This may include boarding up windows and salvaging possessions that did not sustain much damage. Your adjuster can advise you on how to do so safely.
- Prepare a list of damaged or lost items from your home.
- Keep damaged items in your home until the adjuster has come for an inspection. Also, consider documenting the damage with pictures or video.
- Provide receipts for damaged items if you saved them.
- If you need to temporarily relocate, save all your receipts for additional expenses. Your policy may cover you for additional living expenses during this time.

- Once you've reported your claim, the adjuster will send you some documents to complete within a specific period of time. Contact us if you have any questions, and return these forms promptly.
- Contact your mortgage lender to notify them of your loss and to discuss potential contractor bids. Your lender may want to inspect a contractor's job before making a final payment.

Let us help you throughout the process—contact Wallace Welch & Willingham if you have questions or concerns.
