



Tips on Preparing Your Insurance Claim When Forced Out of Your Home

Some disasters such as floods, hurricanes and fires make it necessary to leave your home. Your first priority at such a time is, of course, to make sure that everyone is safe. Concerns about property damage are secondary, but it is important to think and plan how to file an insurance claim in the event you don't have access to your home.

Things to do before you are forced to evacuate:

1. Find your insurance company policy information, at the very least the company's name and 1-800 telephone number.
2. Prepare a current inventory list of your household belongings. This list should include a description of any identifying marks on your major belongings, such as your TV, stereo system, etc.
3. Videotape the contents of your house, or take photos.
4. Videotape or photograph the exterior of your house from various angles.
5. Gather receipts or cancelled cheques for major purchases. You must provide your insurance company evidence of your losses in the event of disaster, and receipts are the best way to do it. If you don't have those or cancelled cheques, then the photographs of the ruined or lost property made prior to the loss may make it easier to confirm the damage.
6. Take the videotapes, photographs, inventory, receipts and insurance policy information with you when you evacuate.

In an ideal world, the first five items listed above would be done in anticipation of a disaster and not in the moments just before disaster strikes. That way your property insurance policy, house inventory, receipts, appraisals, photos and videotape records can all be gathered, created and then stored in a secondary site. Then, in the event you must evacuate, you can focus your energies on getting your family, pets and precious belongings to safety without worrying about preparing for the insurance claim.

The secondary site where you choose to store your documentation must be chosen with careful forethought. Your neighbour's house may not be ideal in case the disaster that strikes your home strikes theirs as well.

We strongly recommend that you scan your documentation and upload them using an offsite data backup service such as CollectionMine. Most cameras and video cameras are already digital, so uploading the photos and films is easy.

Storing your documentation online will solve the problem of finding a safe, secure and private secondary site. By accessing the internet, you will be able to retrieve your documents without difficulty, and prepare as many copies as you need.

Things to do once you have evacuated and cannot access your home:

If you know that your home and possessions are damaged you must:

1. Contact your insurance company immediately. Even if it is a small claim, notify your insurance company right away to get the process started. Your policy may have a loss-of-use benefit that covers motel bills, food and other basic living expenses if you are unable to live in your home. Filing immediately would give you money right away.
2. Wait patiently. Your insurance claim cannot be processed until your insurance company's claim representative can document the damage to your home. While waiting to get back into your home, make a more detailed list of personal possessions that would help speed up the claims process. If this list is stored online you can access it via the Internet, print it out and make changes to it at this time.

After you return to your house and the claim process begins:

1. Document and assess the damage to your property. Take videos and photos of the damage you notice.
2. Make any temporary repairs you can because you are responsible for preventing future damage. So if your roof has a hole, put a tarp over it.
3. Save the receipts from the supplies you purchase to make your temporary repairs.
4. Do NOT make any permanent repairs until your insurance company gives you the go-ahead. If you proceed without their okay, you may not be fully reimbursed.
5. Work with your claims representative on figuring out what disaster caused which damage. Sometimes this is easy -- if a tornado hits your house and it was the only disaster in the area then obviously the tornado caused the damage. However, things get complicated when you have multiple disasters at the same time, such as a hurricane and flooding. Water damage from the hurricane is deemed separate from the water damage from the flood. This is important because flood related damage is typically not covered by your homeowners insurance policy. Instead it would be covered by a separate flood insurance policy.

We sincerely hope that none of us have to deal with a disaster. We would remind you that it is best to be prepared. Get your documentation in order -- it can't hurt to have it, but it sure can hurt to be without.

Please consider using an offsite data backup software such as CollectionMine (www.collectionmine.com) to store your important, irreplaceable files safely and securely. It is ideal for storing not just your insurance-related documents but all of your irreplaceable family photos, videos, letters, family trees and so on.

Keep safe, but plan ahead!

