



Essential Steps for Basement or Foundation Insurance Claims

- **01. Document the Damage.** Write down everything that comes to mind. What happened?
When did the damage occur? What exactly is damaged? Take photos of the damage to go with your extensive notes.

- **02. Review Your Damage Assessment.** Go back over the documentation, ideally with someone else looking over your shoulder. Make sure you capture all the damage. It's difficult or at least troublesome to revise an insurance claim once it's filed.

- **03. Contact Your Insurer.** Do this as soon as possible. Find your homeowner's insurance policy number to help the agent determine your coverage. Describe what happened and the extent of the damage. They should also be able to fill you in on what is covered under the terms of your policy.

- **04. File a Claim.** This can typically be done online or via a smartphone app. Most policies cover dwelling and personal property damage separately. That usually requires filing separate claims. You may also need to gather receipts for your personal property to establish the amount of loss.

- **05. Work with the Adjuster.** The insurance company will assign an adjuster to visit your property, review the damage, and file a report. Your cooperation and participation will be essential to help their work.

