

## 6 Tips to Streamline Insurance Payment on Home Damage Claims

NerdWallet

Maybe it's a loud crash overhead. Maybe it's shattering glass. Maybe it's a steady drip of water coming down from your kitchen ceiling.

For a homeowner, any of these sounds might mean that you're about to get acquainted with the home insurance claims process. But you can't just kick your feet up and wait for your insurance company to pay up. You'll need to report the issue quickly, keep track of all expenses and communicate with the insurer to make sure that you get paid in full.

Here are six tips to help make the process of filing a home insurance claim easier.

### **1. Report the damage immediately**

Reporting a homeowners insurance claim right away can put money in your pocket faster. Your insurer will assign a claim number and send an adjuster to assess the damage. Shortly after, the insurance company will issue an initial payment — minus your deductible — to cover the estimated cost of repairs.

If your claim occurred because of storm damage, it's likely that other homes in the area were also affected. That means there will be more claims and greater demand on your insurer. Submitting a claim immediately can help get you close to the front of the line.

If your claim occurred because of storm damage, it's likely that other homes in the area were also affected. That means there will be more claims and greater demand on your insurer. Submitting a claim immediately can help get you close to the front of the line.

Although sometimes you may need to wait to report a claim — for example, if you were traveling when

the damage occurred — doing so can bring additional scrutiny from the insurer. Delays in reporting a claim will probably cause your insurer to ask for additional evidence to prove the claim is legitimate, says TJ Roberts, an insurance agent with Farm Bureau Financial Services in Mission, Kansas. The company may also require an explanation for why you didn't file the claim right away.

## **2. Document the damage**

Taking photos and creating an inventory of damaged items gives you and your insurer a record of everything that needs to be repaired or replaced.

"You can never take enough pictures," Roberts says, emphasizing that it doesn't hurt if you try to capture every angle and get the lighting just right. The more information the insurer has, the better.

## **3. Make temporary repairs**

If you have a hole in your roof, you don't have to live with it until the adjuster arrives. Once you've documented the damage for your insurer, you can make temporary repairs if it's safe to do so.

Whether it's stopping a leak or boarding up a broken window, stopgap repairs can prevent further issues and save time and money. If you don't take steps to fix an immediate problem and the insurer thinks you could have, you might not be fully covered. For example, if you don't board up a broken window and someone climbs through and steals a TV, your insurance company might not pay for it.

As long as you keep receipts and can document why the repairs were needed, you can submit the expenses to your insurer as part of the claim.

## **4. Communicate with your adjuster**

Your insurance company will appoint an adjuster to handle the claim, and that person will be your primary point of contact throughout the process. You'll want to detail the damage for them, answer any questions they have, provide documentation of expenses and update them on the status of repairs.

You'll need to be your own biggest advocate. Remember, the adjuster represents the insurance company's interests, not yours.

"Be politely assertive" with the adjuster, says Amy Bach, executive director of United Policyholders, a

nonprofit and advocate for people with insurance. “Don’t come in with boxing gloves ready to fight.”

You also can hire a public insurance adjuster. A public adjuster manages the claim for the policyholder and advocates on your behalf with the insurer. In exchange for their expertise, you’ll typically pay a public adjuster a percentage of the final claim amount, according to David Barrack, executive director of the National Association of Public Insurance Adjusters. Barrack estimates the fee at about 15%, but some states may have a lower cap.

### **5. Save your receipts**

You could spend a lot of money on temporary repairs before receiving a payment from your insurance company. If you receive a check from the insurer upfront, you’ll still need to save all receipts — estimates won’t cut it. The initial payment typically doesn’t cover the full cost of repairs, and if you want to get paid back in full, you’ll need to prove everything actually spent.

### **6. Consider your contractor**

If your home is damaged, you don’t have to use the insurance company’s recommended contractor to do the repairs. Bach says insurers tend to bring in companies they frequently partner with, but during the claims process, you could still find a licensed, bonded and insured contractor on your own if you have concerns about the cost estimate, for example.