

[House damaged by Chicago storms? Here's how to get help and file a claim](#)

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The stress of a storm soon gives way to the stress of repairs. Here's where experts say you should start.

A roaring storm, a tearing roof — and soon, a ticking clock.

Homeowners don't have much time between the immediate stress of a severe weather event and dealing with its costly aftermath.

If your home is damaged by severe weather — like the violent front that generated several tornadoes across the Chicago area Wednesday — here's where experts say you should start.

Safety first

When a storm has hit your property, there's likely to be "significant debris" around your home, including downed power lines that could be live, according to Ted Berger, executive director of the Cook County Emergency Management and Regional Security agency.

"Be mindful of the physical hazards, and report anything troubling to 911," Berger said, who also advised residents to submit an initial damage report to authorities as soon as possible.

Chicagoans can do so by calling 311. Suburbanites should check with local officials on how to submit reports.

Evaluate

If conditions are safe, get to work taking photos of the damage and "understanding what happened as well as you can," said Amy Bach, executive director of United Policyholders, a nonprofit advocacy group for insurance customers.

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“Try to figure out a ballpark estimate of what it could cost to have your home fixed,” Bach said. “If the damage looks like it would fall under your home insurance deductible, there’s no point in filing a claim, which can raise your rate.”

Call your insurer

But if it’s clearly major damage — like a tree through a roof — call your insurance agent and file a claim as soon as possible, Bach said.

The insurance company should help if you need emergency money for temporary repairs, like boarding up windows or adding tarp to a wall — which you’ll be expected to do, according to the Illinois Department of Insurance.

Keep any receipts for any of those quick, temporary repairs, and don’t throw anything out until an insurance rep has seen it.

Along the way, keep notes of your conversations with insurance workers or government officials, and take down names.

“Your adjuster might be friendly, but they’re not your friend,” Bach said. “You’re entering a negotiation situation. You have different interests: the damage is personal to you, but it’s business to them.”

Negotiate

A smooth home insurance claim process can take a matter of weeks, but a contested situation could drag on for months or years. Either way, it’s largely on you to keep the process moving.

“Insurance is a vehicle to get you back to where you were before your loss, but it’s not gonna drive itself,” Bach said.

If the insurance company wants to evaluate the damage based solely on photos, insist that they have someone check it out in person. If the company brings in an expert to make a damage estimate, bring in a trusted contractor for a second opinion to make sure you’re getting the money you deserve, Bach said.

And if you don’t think the company is operating in good faith, consider reaching out to the state or federal insurance offices, or contacting a public adjuster or lawyer.

“Give your insurance company time to do the right thing, but don’t be a pushover,” Bach said.

Prepare for the next one

Climate change is making extreme weather events, and the damage they bring with them, increasingly common.

Bach advises homeowners to keep their roofs in good repair, and to check in with their insurance agents once a year to confirm coverage.

It’s also a good idea to record a home inventory video on a cellphone, narrating a walk-through of the home to document the structure in case it’s damaged in the future.

For more information, visit UPhelp.org or IDOI.illinois.gov.