



West Virginia Offices of the Insurance Commissioner

Navigating the Claims Process: Recover and Rebuild *June 29, 2021*

Knowing how to navigate the claims process can help ease you through the recovery and rebuilding process with your insurance company. The NAIC offers this overview of handling a claim following a disaster.

Immediately after the disaster

Your first impulse may be to begin making repairs and cleaning up debris, but there are steps you should take first.

Before removing any debris or belongings:

1. Document all losses.
2. Take photos or videos and make a list of the damages and lost items.
3. If possible, save damaged items so your insurer can inspect.
4. Talk to your insurance company or insurance agent and let them know you have a loss.

After documenting your damage, make temporary repairs, such as covering holes in your roof or boarding up broken windows. Insurance will typically reimburse the cost of these repairs as part of your claim if your insurance policy covers the loss. Ask your agent or insurance company what your policy covers. Keep a record of all receipts.

Starting your claim

Most insurance companies have deadlines for reporting claims, so contact your agent or company as soon as possible.

Insurance companies often send response teams to disaster areas. Members of these teams can explain what damages are covered. They can also help you start the claims process and issue a check to begin the recovery process.

When reporting losses, you will need insurance information, current contact information, and a list of damaged and lost property. Download the [NAIC's Home Inventory App](#) to keep track of your belongings.

Auto insurance covers a loss to your vehicle due to a disaster, even if the vehicle is parked in your garage. If you have different home and auto insurance companies, you will need to report a claim with each insurance company.

The claims process

After you report a loss, your insurance provider will send a claims adjuster to assess the damage. Your insurance company will have an adjuster estimate the damage to your property. The adjuster will document the loss with your insurer to determine your claim settlement amount.

Beware of fraud

Home repair fraud is common after a disaster. Aggressive contractors often come into disaster-struck regions looking to make quick money by taking advantage of victims. Do not be pressured into quickly signing a contract or paying up front. Never pay cash or write a check before services are complete.

While your state may not require contractors to be licensed, you should check references to ensure that you are using a reputable contractor. Your insurer may also have a list of suggested contractors. You should always get more than one bid on repair projects.

Top Three Things to Remember

- **Document your losses.** Make a list of damaged items. Take photos and videos of the items and save any damaged items for inspection by your adjuster, if possible.
Make temporary repairs. If you have damage to the exterior of the home allowing the elements in, use tarps or boards to make temporary repairs and prevent further damage.
- **Beware of fraud.** Do not be pressured into signing documents you do not understand, and don't pay for work upfront or in full until you are satisfied with the repairs.

For questions, please contact The West Virginia Offices of the Insurance Commissioners' Consumer Service Division at 1-888-879-9842. Or visit our website:

<https://www.wvinsurance.gov/>