

# Home Disaster Emergency Sheet



When the unexpected happens, things can become chaotic. After your unwanted discovery, there are steps that need to be taken to ensure that you get your home and possessions covered by your insurance carrier. This document is here to help guide you through the painful process of insurance claim and disaster.

## 1. Call your insurance company IMMEDIATELY

- Insurance Company
- 24 hour phone # \_\_\_\_\_
- Insurance Agent \_\_\_\_\_  
\_\_\_\_\_

## 2. Prevent further loss (as long as safety isn't an issue)

- This may include turning off water main, removing any items that will be damaged more if left where they sit.

3. Salvage any items you can. If they are too damaged to be restored, do not throw them away until your insurance adjuster has the opportunity to see them.

## 4. Photograph and video the loss

## 5. Create a detailed loss list - (One is provided on next page)

6. Call a restoration of your choosing from reputation, experience, and training to provide you with the best service possible.

## 7. Keep in contact with insurance and restoration crew.

8. Receive final settlement. Request arbitration if amount doesn't seem correct.

