INSURANCE FEDERATION of North Carolina



HOW TO FILE A HOMEOWNER'S CLAIM

Report any crime to the police.

Contact your insurance company's claims adjustment office as soon as possible.

Make temporary repairs as needed for you to remain safely and securely in the dwelling—make sure to save receipts and submit them to your insurance company.

Prepare a list of lost or damaged items.

If you need to relocate to a new home, keep receipts associated with the move to submit to your insurance company.

Get claims forms and fill them out and return them as soon as possible.

Most insurance companies will send an adjuster to examine the damage to your home.

Helpful Hint: You should videotape or photograph your dwelling and contents at least annually. This information will help you in the claims process should you incur severe loss. The photos and/or videotape should be stored at a safe, secure, and fireproof location other than your home.