



REPORTING AN INSURANCE CLAIM

As of August 6, 2020

When should I report to my home or personal property?

Before reporting the property damage to your home, it is a good idea to find out what your deductible is. If the damage is minor, for example, just a few shingles were damaged, you might decide you're better off paying for the repairs out of pocket instead of filing an insurance claim. But, remember you might not be able to see all the damage. You may want to have a contractor inspect your home.

If you believe the damage will cost more than your deductible to repair, or there's a lot of damage, you may want to file a claim. It's important to notify your insurer as soon as you know there's damage and you decide to file a claim.

The easiest way to report damage is to call your insurer or insurance producer directly.

What should I do if I don't have my insurer or insurance producer's phone number?

If you have cell service, use your cell phone to search for phone numbers or the insurer's website. There may be a phone number to report a claim.

If you can access social media, you can search for information from your insurer or the Maryland Insurance Administration about how to file a claim.

If you have limited or no cell service, look for mobile claims centers in your area. Local news outlets and social media usually announce their locations.

What do I need to know when I call to make a claim?

It will help if you have your policy number. But if you don't, your insurer or insurance producer can find your policy with your name, address, and phone number. You'll need

to briefly explain what happened and describe the type and extent of the property damage.

If you aren't staying in your home, be prepared to give your insurer and insurance producer your new contact information—a phone number and an address.

Let your insurer and insurance producer know when you call if you've taken photos and videos of the damage and have cost estimates.

What do I need to ask when I file a claim?

It is a good idea to ask:

- For the name and phone number for every person you talk to.
- For your claim or reference number.
- How long you have to file a claim.
- If you need estimates to make repairs or rebuild before you can file a claim.
- For a general idea of what your policy will cover.
- If your insurance policy covers hotel costs. For how much? For how long?
- For information about your deductible. Are there separate deductibles for hail, hurricane, or wind damage? What are those?
- If there are any special processes or procedures you need to know about.
- When you can expect an adjuster to call.
- What other information the company will need to process the claim.

What other information or paperwork could the insurer or insurance producer ask for during the claims process?

A list of all damaged or destroyed personal property (a home inventory list) and receipts, if you have them, showing when you bought the damaged or destroyed items.

A list of damage to the home and other structures, like a garage, tool shed, or in-ground swimming pool. You'll need this list when you meet with the adjuster.

What if I don't have a completed home inventory list?

Don't worry; the adjuster will give you some time to make a list. Ask the adjuster how much time you have to submit this inventory list.

Work from memory if your property was destroyed and you have no records.

Review photos, for example on your cell phone or from family or friends, taken inside your home. That may help you make the list.

Search online shopping websites or online retailers to help estimate costs.

The National Association of Insurance Commissioners (NAIC) has a printable inventory listing that may help you as you're making your list at:

https://www.insureonline.org/home_inventory_checklist.pdf.