



The Stress-Free Way to Handle a Property Insurance Claim

A Wolgast Restoration White Paper



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An Employee-Owned Company

When Mayhem Strikes... We Strike Back!

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For several years, Wolgast Restoration has relied on processes and systems to complete work, with great success. Developing and implementing a system or process to accomplish a specific task is the most efficient way to get something done. We have found that the same systems-driven, process mindset that we employ can also apply to the homeowner when dealing with a property insurance claim.

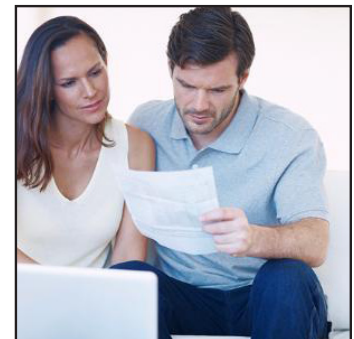
Experiencing a home disaster is an extremely stressful situation, and planning for one is next to impossible. But preparing yourself with some basic knowledge of how to handle a disaster when it does occur can make the experience much less daunting.

From identifying the extent of the damage, to filing a claim, to making repairs, the whole ordeal can be systemized to speed up the claim process and reduce the amount of stress on the homeowner and their family members.

Know and Understand Your Insurance Policy

The best way to prepare yourself for a property insurance claim is to know and understand your homeowner's insurance policy. Read your policy carefully and discuss it with your insurance agent. The terminology can be very confusing and hard to understand. Your insurance agent will help you understand what type of disasters your policy covers and how much you're covered for.

Never assume you are covered for everything. For instance, your policy might cover a flooded basement due to a broken water pipe, but it might not cover water damage due to a flooded creek near your property.



Identify and Limit the Damage

When it comes to property disasters, they come in all shapes and sizes – small roof leaks; downed trees; burst pipes; kitchen fires – if you can dream it, it can happen to your home. Identifying the type and extent of the damage you are dealing with is the first step to disaster recovery. This will determine the necessary response measures that need to be taken, and by whom.

In an emergency event, the most important thing for a homeowner to do is get to safety and allow professionals to stop or limit the damage done by the disaster. Never put yourself at risk when there are trained professionals that can be called upon to do the job safely and correctly. The cost of hiring a professional restoration contractor to mitigate damage and secure the premises is covered under most homeowner's insurance policies.

For instance, if a tree collapses onto your home, do not attempt to remove it yourself. The unbalanced weight of the tree can cause it to shift rapidly and fall unexpectedly if it is disturbed. Only trained professionals are qualified to assess the situation and determine the proper method for removing a fallen tree safely. If the tree caused structural damage to an interior room of your home, do not enter the room until a qualified contractor has secured the structure and an inspector has deemed it safe to enter. Do not attempt to assess the structural damage to your home - that will be done by the restoration contractor.

In non-emergency claims it's best for the homeowner to do whatever is possible to limit the secondary damage of the loss. In most cases stopping or blocking the source of the loss will contain it to the primary area and stop secondary damage from taking place. If you, as a homeowner, are unable to stop the cause, or it is too dangerous to do so, then it is very important you seek professional help as soon as possible. The longer the source continues, the more severe the damage will become, and the more likely the loss becomes irreversible.

For instance, if a frozen pipe bursts in your home, the best action to take is to shut off the water supply to the pipe as soon as you can. Be prepared to react to this situation by familiarizing yourself with the location of all the water shut-off valves in your home, and label them accordingly. Be aware of the location of any electrical devices, appliances or wiring to prevent accidental electrocution, especially if you have to step into standing water to reach the shut off valve. If it is safe to do so, turn off the electricity from the breaker, or unplug and remove any electrical devices that may become overrun with water. If you suspect any danger of being electrocuted, seek professional assistance immediately.

Document the Damage

Once it has been determined by a certified inspector that the structure or area of the damage is safe to occupy, it's extremely important at this point to begin documenting the damage caused by the loss event. It is your responsibility to prove the extent of the loss to your insurance company.

From a safe distance, away from the damage and debris, take notes on everything you see. Try not to miss anything - down to the last thread of carpet, clothing, or furniture affected by the loss. List all damaged items and their original purchase price or replacement cost. If possible, locate any purchase receipts you may still have for them. Take as many pictures or videos as necessary to visually document the extent of the damage. This ensures that all of the damaged items are accurately recorded and identified as part of the loss. If items were totally destroyed and you have no records of them, try to locate photographs that were previously taken inside your home to help you identify them and add to your list. Do not throw away any items that have been damaged or destroyed until the insurance adjuster has verified their existence and value.

As part of our disaster mitigation process, Wolgast Restoration will recover, package, catalogue and inspect all damaged belongings and make a determination if they can be restored to their original condition by our experts, or if they need to be replaced.

If you have any out-of-pocket costs or extra living expenses as a result of the loss, be sure to save the receipts so you can turn them in to your insurance company for reimbursement.

Making a Claim

Contact your insurance agent immediately after a disaster strikes your property. Most insurance policies state that you have a specific timeframe in which to make a claim in order for it to be covered under the policy. These days most insurance companies have claims centers and hotlines that they direct the homeowner to file their claim with. It's extremely important to have identified and documented the extent of the damage prior to making your claim, to ensure that everything is in order for the eventual insurance adjuster. If you have questions about your policy and coverage of a loss, you should ask your insurance agent.



Claim Filed

At this point your insurance company may present you with multiple options. They may inform you that you should select a contractor to begin mitigating/repairing your home, or they may refer you to a third party program that will assign you to a certified contractor approved by the insurer to perform the repairs. It's very important to understand that you, as the homeowner, have the final say in who does the repairs on your home. Keep in mind that a professional will always be able to do it best, and for your protection and peace of mind, you should weigh your options heavily towards using a credentialed contractor with the experience necessary to complete the scope of the work. It's always a good idea to ask the contractor for references so you can contact previous customers to verify their quality of workmanship. Also, make sure the contractor you hire is licensed, insured, and bonded.

Secure your Property

In the case of a fire or other loss event that causes your property to become exposed to natural elements or vulnerable to human access, it is your legal obligation to make sure your property is properly secured to prevent further damage and access by intruders, neighbors and most importantly, curious children. This is also part of your contractual obligation, as stated in your insurance policy, to protect your insurance company from further financial losses.

A professional restoration contractor, such as Wolgast Restoration will perform a structural board-up as part of their restoration process. The board-up procedure includes securing all windows, doors, holes, and roof openings. They will also take immediate action to dry the home and it's contents to prevent additional damage and mold growth. Never attempt to dry rooms yourself using fans or heaters. Restoration contractors use sophisticated water extraction methods that are much safer, faster, and more effective.



Recover Personal Property and Information

When your property has been secured and you can no longer occupy it for an extended period of time, it is recommended that you locate and remove valuable personal belongings and important documents. These things may include the following items:

- Insurance Documents
- Address/Phone Book
- Personal Identification
- Firearms
- Mail/Letters
- Cell Phones
- Birth Certificates
- Prescriptions
- Financial Records
- Electronics
- Cash/Credit Cards
- Medical Information
- Social Security Cards
- Jewelry

Notify your local police department to have them periodically inspect your vacant property to prevent theft and vandalism.

Repairing the Property

Once you have selected a contractor, they will typically work with your adjuster to agree on a price to do the work, or your adjuster will estimate the cost of the work themselves and issue payment. At this stage in the process it is up to the homeowner to ensure that the home is repaired to its prior condition. Discuss the scope of the project and estimate with the contractor and/or adjuster to make sure it adequately covers the necessary repairs and cost of materials.

If you are going to rebuild, it is important to find a full-service contractor, like Wolgast Restoration, that offers both restoration and reconstruction services. This will ensure that your claim is settled quickly and successfully.



Payment

When using contractors, there are times when the insurance company will issue payment directly to you as the homeowner. It's your responsibility to make sure that the proper parties are paid for the work performed to your home in this scenario. Other times, the adjuster will issue payment directly to the contractor; it is still the homeowner's responsibility to make sure that takes place as well, if the work was done satisfactorily. The final payment should not be made until all the repairs are completed.

Warranty:

As a homeowner it is very important that you make sure the contractor guarantees their work before starting the job, and provides a written warranty upon completion. You don't want to deal with lingering issues, odors, or even new problems as a result of their poor quality workmanship. This is another important reason you should choose a credentialed, licensed contractor to perform the repairs to your property. It is also important to use a contractor who has been in business for several years and has a stable track record. This will increase the likelihood that the contractor will be in business for the duration of the warranty they provide.

The intention of this guide is to simply provide the reader with general information on how to prepare for, and deal with a property insurance claim. It cannot be relied on, or construed as legal advice on how to settle a claim.



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