



14 Things To Do After A Condo or Realty Loss: The Essential Checklist

The following checklist serves as a quick reference and guide for you to follow after a property loss. This is not intended to replace professional advice. For additional information and assistance, please feel free to contact us at 1.888.747.8260.

- Board up and protect your property from further damage.
- Contact your insurance company and/or agent immediately to report the loss. This is required by your insurance policy.
- Check with the fire department to make sure your property is safe to enter. Be watchful of any structural damage caused by the fire.
- The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
- Do not leave valuables in the building if you cannot stay there.
- If your property is uninhabitable, contact the local police department to let them know the site will be unoccupied. Consider hiring a guard service to watch the property.
- Save all the receipts for any money you spend after the loss.
- Document the loss with photographs. Do not repair or throw away any damaged property until after an inventory is made and approved by the insurance company's adjuster.
- Beware of contractors urging you to sign a contract (other than for emergency services) before you have agreed with your insurance company on a loss settlement.
- Read the insurance policy carefully so that you understand all your obligations under the policy.
- Coordinate the property, business interruption and extra expense claims.
- Have one person speak to the insurance company adjuster on behalf of your organization.
- Take a proactive position. Hire your own experts. Remember that you are required to make a claim.
- Concentrate on restoring your operations and not on preparing claim details—leave that to the experts.