



12 Things To Do After A Residential Loss: The Essential Checklist

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

- Contact your local disaster relief services, such as The American Red Cross, if you need temporary housing, food and medicines.
- 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 residence is safe to enter. Be watchful of any structural damage caused by the fire.
- The fire department should ensure that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
- Try to locate valuable documents and records. Do not leave jewelry and valuables in the home if you cannot stay there. If you leave your home, contact the local police department to let them know the site will be unoccupied.
- Save all the receipts for any money you spend after the loss.
- Contact the telephone company to set up a temporary voice mailbox or have calls forwarded to your cell phone. Contact the post office with your new temporary address. Contact utility companies, newspaper carrier, cable company and any other entities that regularly provide service and notify them to discontinue service as needed.
- Document the loss with photos and/or video. Do not throw away any damaged goods until after an inventory is taken.
- 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. Know your insurance broker's role.
- Concentrate on restoring your home and not on preparing claim details—leave that to the experts.