

Steps to Take for Basement or Foundation Insurance Claims

- **01. Document the damage.** Write down everything that comes to mind. Take photos to go with your notes. Details on appliances and electronic equipment make, model, and serial numbers can help support your claim.
- **02. Contact your insurer.** Check in with your insurance agent or company. Tell them exactly what happened, describing the extent of the damage. They can tell you what's covered under the terms of your policy.
- **03. Review your damage documentation.** Have someone else look over your shoulder to get a fresh set of eyes reviewing the damage and your notes. Be sure to capture all the damage. Gather receipts for your personal property to help establish the amount of your loss.
- **04. File your insurance claim.** You can usually do this online or via a smartphone app. Since most homeowner's policies cover dwelling and personal property damage separately, you'll probably need to file two separate claims.
- **05. Work with the insurance adjuster.** Your cooperation with the adjuster will be very helpful in making sure every bit of damage is identified and recorded. When they file their report, go over it closely to ensure they've correctly documented everything.
- **06. Determination of payout.** Once all that is successfully concluded, the insurance company will determine the claim payout. It will be less the policy deductible.

*Need help with basement waterproofing, crawl space encapsulation, or foundation repair?
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