



Always On.®

HURRICANE IAN

TIPS FOR ORGANIZING INSURANCE CLAIMS

Please note that standard home/condo/renters insurance policies do not cover damage caused by flood water. These guidelines apply if the damage is caused by wind or other causes of loss your policy covers. They may also apply if you have flood insurance through the National Flood Insurance Program.*

Keep detailed records of your interaction

- **Write down the name and contact information of the adjuster(s) with whom you are working.** There will be a high volume of claims from Ian, and you may work with several adjusters. In addition, an adjuster may not be an employee of your insurance company. Many companies hire independent adjusters to help with the high volume of claims after a catastrophic event.
- **Don't be afraid to ask for clarification.** Insurance can be complex. Ask your contact to repeat or rephrase anything that is not clear to you.
- **Document your conversations.** It can be difficult to remember the details of a conversation a few days after it happened.
- **Make sure to ask what the next steps are and what you should expect.** Clear understanding and expectations will help the process go more smoothly.
- **Keep copies of all correspondence and documents related to your claim.**

Temporary housing

If your home is uninhabitable, the extra expenses you incur to live elsewhere may be covered by your home policy. Keep receipts for all of the following (if applicable):

1. Motel/hotel bills.
2. Meals eaten in a restaurant and grocery bills in excess of your usual costs.
3. Laundromat fees.
4. Extra mileage driven to get to your job or school.
5. Boarding fees at a kennel if your accommodation will not accept your pet(s).
6. Parking fees.

Your house

1. Take photos of damage before beginning repairs.
2. Take photos of any temporary repairs you make.
3. Keep a copy of receipts for any purchases of repair materials.
4. Be aware of potential contractor fraud. (See more on [contractor fraud](#) on Electric Insurance Company's website.)

**Please note that the terms and conditions of your policy apply.*

Your personal property

1. **Claims adjusters need to know what property has been damaged or destroyed.** Make a list of damaged or destroyed items and take photos. Do not discard any destroyed property before you have taken photos and included it on your list.
2. **These sources may help you make a more complete list of your belongings:**
 - a. Review your online purchase history. Check accounts you have with retailers such as Amazon, Walmart, clothing companies, etc. Take screenshots of your purchases or, if possible, ask the Customer Service department for assistance with downloading your purchase history.
 - b. Check your social media posts. Your photos may include your home's interior, which will show your property. Ask friends who have taken photos on your property to share anything that may be useful – even if it is just an appliance in the background. Don't forget photos taken outdoors, which may show deck furniture or other belongings.
 - c. Check your credit card purchases. You may be able to get a list of purchases from your credit card company.
 - d. Check any manufacturer with which you may have an online warranty.
3. **Don't forget accessory items when listing your belongings.** For example, a bicycle is easy to remember, but you may forget that you also purchased a helmet, tire pump, and bike rack. Likewise, a lawn mower usually means you have a gas can and extra sparkplugs.
4. **Make sure you list the contents of your cellar, attic, or shed.** Seasonal clothes and equipment are particularly easy to overlook.
5. **List any property that was in a vehicle.** Your auto policy will not cover property inside a vehicle, but your home insurance may.

