

Really fast recovery cash.



Recoop Disaster Insurance is the smart and affordable way to recover faster after a disaster. **After you enroll in coverage, here's how it works:**

1. FINISH SETTING UP COVERAGE



Set up your account.

After you enroll, access your account using the login credentials you created.



Upload current photos.

These "before" photos will help speed up your claim following a disaster.



Choose a payment type.

Tell us where (account-wise) you'd like us to deposit your recovery cash.

2. GET PAID AFTER A DISASTER



Start your claim.

Following a disaster, submit a claim with just a few clicks or by calling us directly and answering a few questions.



Take damage photos.

We'll help you upload photos of your home's damage to fulfill your claim.



Get your Recoop cash.

Upon approval of your claim, your benefit will be deposited in your account within an estimated 24-48 hours.*



To get your Recoop benefit you only need to meet **3 requirements:**

1. You must carry an **existing homeowners or renters insurance policy**.
2. Your home or apartment must be in a **state or federally declared disaster area**¹ and have sustained **damages of \$1,000 or more**.
3. Damage must be a result of one of the following natural disasters: **hurricane (with storm surge), wildfire, tornado, earthquake, gas explosion, winter storm**², or **dust storm**.



*Represents the estimated time to send your benefit payout following claim approval. In the event that damage isn't clear or we don't have the photos or information we need to process your claim, we may need to send a claims adjuster to your home or apartment.

¹ A state or federal disaster declaration is not required for gas explosions.

² Winter storms and hazardous winter weather are covered when at least 5 inches or more of snow or sleet accumulate within a 12-hour period, or 7 inches or more of snow or sleet accumulate within a 24-hour period.

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Descriptions on this page were developed for informational and educational purposes only and do not represent a specific contract of insurance. Coverage is subject to terms and conditions of the actual policy.

We encourage you to read the full policy for understanding of coverage and qualifications. Product availability and features vary by state. Premiums vary by location and are subject to change. Recoop, a product from Personal Disaster Insurance, is a licensed property and casualty insurance product underwritten by Professional Solutions Insurance Company.