# What To Do If Your Home Is Damaged By An Insured Event

*(storm, fallen tree, fire, pipe burst, etc.)*

By Michael Conroy, Esq.

**#1: Make sure it's safe.**

If there's any risk—gas leak, electrical hazard, structural damage—leave the house and contact emergency services or the utility company. Don't re-enter until it's clearly safe.

**#2: Stop additional damage.**

Take whatever immediate steps you reasonably can to prevent further damage. Examples: shut off water, electric, or other utilities. Board up broken windows, put a tarp over a damaged roof section, pump out standing water. You have a duty to take reasonable steps to mitigate your damage, and the reasonable and necessary costs to do so will be covered by insurance.

**#3: Document everything.**

Before cleaning up too much, take clear photos and videos of all damage—wide shots and close-ups. This is critical for your claim. Include damaged belongings as well.

**#4: Contact your insurance company promptly.**

Report the claim as soon as possible. Provide basic facts (what happened, when, visible damage). Ask what emergency repairs are covered and whether they have preferred contractors.

**#5: Keep records and receipts.**

Save every receipt (repairs, hotel stays, meals if displaced, temporary fixes).

**#6: Allow the insurance company to full inspect.**

Do not discard damaged items until the insurance company has had the opportunity to inspect.

**#7: Do not sign anything under pressure.**

Consult with an attorney before signing anything.

**#8: Be wary of the "reservation of rights."**

If the insurance company sends you a letter "reserving their rights" and quoting portions of the policy that could exclude coverage, consult with an attorney as soon as possible.

**#9: Be wary of third-party experts.**

If the insurance company assigns a third-party consultant or engineer to inspect the property, consult with an attorney right away. They may be looking for a reason to deny your claim.

**#10: Get your own estimate.**

Don't just accept the insurance company's estimate. Seek one of your own from a contractor of your choosing or a trusted public adjuster.

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