

As you prepare your emergency hurricane kit, don't forget to prepare for needing to submit a hurricane insurance claim. It's painful to think of now, but if property damage happens, it pays to be ahead of the game. Use this checklist to prep.

Make sure you have insurance that covers wind.

Make sure that you have a policy that covers wind damage. Some insurance companies will sell policies that exclude wind coverage, especially if you own a house near water.

Make sure you have a policy that covers you.

Don't just rely on your mortgage company the supply insurance. If you have forced placed insurance coverage, it protects the bank but not you. Make sure you have a policy where you are the named insured.

Get to know your policy.

Find out who your insurance company is - it sounds simple but it's something many homeowners struggle to find in a disaster. Set aside time to review your policy, what is and is not covered, and what your deductible is.

Review the claim process.

Learn how a homeowners insurance claim works now, before you're not stressed out. Look into timelines (hint: insurance companies are slow) and how insurance adjusters work to assess damage to your home.

Research contractors now.

Have trusted contractors in mind for repair work after a storm. Call and ask if they do that kind of work, and get references or read reviews. Know who to rely on now, before damage occurs.

Save for that deductible if you can.

Your deductible can range from 2% to 10% of what your home is insured for. Few will have that in savings, but it helps to start contributing to an emergency fund now.

Document your belongings.

This is the most tedious part. Document everything in your home of value, estimated value, and receipts if you have them. Keep electronic and hard copies.

Photograph everything.

Take a visual inventory of your home and the insides of drawers, cabinets and closets with your cell phone. Include the outdoors, walls, floors, and ceilings. Be thorough.

Video your home.

Do a video "tour" of your home to document your belongings and the condition of your home, including what's inside of drawers, jewelry boxes, and closets. Narrate as you film.

Backup your files.

Backup your important electronic files, including photos and media, to the cloud using a service like DropBox. You can then access these precious files from anywhere.

Protect important documents.

Whether you elect to leave or stick out a storm, you should keep important documents like passports and contact information in a waterproof case.



Was your insurance claim
denied or underpaid?

There's still hope.

Contact HermanWells.com for help.