



Consumer Alert

Managing the Claims Process:

What to expect when your home is damaged in a disaster

Rebuilding after a loss can be long and laborious, but before you can even begin rebuilding, you have to navigate the insurance claims process. For many consumers, this is a confusing and stressful time. In the wake of a natural disaster, the South Carolina Department of Insurance offers this overview of what consumers will need and can expect when filing a claim after a disaster.

Immediately Following the Disaster

While your first instinct may be to clean up, it is important to have an accurate account of any damage for your insurance provider when you make your claim. Before removing any debris or broken belongings, document your losses. Take photos or video and make a list of the damages or damaged items. If possible, save these items for the representative from your insurance company to review.

Once you have thoroughly documented the damage, it is your responsibility to take reasonable steps to avoid further harm to your home or belongings. Make temporary repairs, such as covering a hole in your roof, or arrange for a qualified professional to do so. Your insurance company will typically reimburse the cost of these repairs as part of your claim, assuming the loss was because of a covered cause of loss. Your company may also reimburse you if you need to find temporary lodging or store your possessions, so keep all of your receipts.

Starting Your Claim

Even following a major disaster, most insurance companies have a time requirement for filing a claim, so contact your insurance company as soon as possible. If you have difficulty locating your insurance company, you can call the South Carolina Department of Insurance for assistance. Often, insurance companies send disaster response teams to the impacted area. These representatives can help you figure out what damages are covered, start your claim, and even cut you a check toward that claim to start your recovery process.

When reporting your losses, have your insurance information, current contact information and [home inventory](#) handy. If you do not have a home inventory, begin making a list of items, going room by room, and include as much detail as possible. Also, if your car sustained damage while in your garage/carport, it is covered by your auto insurance, not homeowners. You will need to file a claim with both companies if your auto and homeowners policy are through different providers.

The Claims Process

After you file your claim, your insurance company will send a claims adjuster to your home to assess the damage at no cost to you. Public adjusters offer the same services, but you would be responsible for any related fees. The adjuster will walk through your home to see any damaged items or temporary repairs you made to make the home safe. They may also want to look at the outside of your home, your roof, or your basement.

Once the adjuster has completed their assessment, they will provide documentation of the loss to your insurance company to determine your claims settlement. When it comes to paying your claim, you may receive more than one check. The first check will likely be an emergency advance.



Any further payments for the contents of your home and other personal property will be made to you. However, if there is a mortgage on your home, the payment for structural damage may be payable to you and your mortgage lender. Lenders may put that money into an escrow account and pay for repairs as the work is completed.

When choosing a contractor to make repairs, check licensing and references before hiring, as scammers may try to take advantage of the chaos and confusion following a disaster. Always insist on a written estimate before authorizing any repairs, and do not sign any contracts before an adjuster has surveyed the damage. In most cases, the adjuster may want to see the estimate before you begin making repairs. Do not pay a contractor the full amount upfront or sign over your insurance settlement payment. A contractor should expect to be paid a portion when the contract is signed and the remainder once the work is completed.

More Information

If you feel that your insurance company is not responding quickly enough or completing a reasonable investigation of your claim, or need additional information contact the South Carolina Department of Insurance Office of Consumer Services. The specially trained staff is available to assist consumers with their insurance-related questions and concerns. You may contact the Office of Consumer Services by calling our toll-free number 1-800-768-3467 Monday-Thursday 8:00 a.m. - 6:00 p.m. or Friday 8:00 a.m. - 5:00 p.m.

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