# Insurance Claims After Disasters

This playbook provides a step-by-step guide on how to efficiently file and expedite insurance claims following a natural disaster, ensuring timely processing and relief.

### Step 1: Safety First

Ensure personal safety and well-being before beginning the claims process. Do not enter damaged buildings or areas unless authorities have declared them safe.

### Step 2: Document Damage

Take photographs or videos of the damage to your property from multiple angles, ensuring clear evidence for the claim. List all damaged or lost items.

### Step 3: Report Claim

Contact your insurance company as soon as possible to report the claim. Provide initial details about the extent and type of damage experienced.

### Step 4: Policy Review

Review your insurance policy to understand coverage limits, deductibles, and specific procedures for filing a claim after a natural disaster.

### Step 5: Mitigate Further Damage

Take reasonable steps to prevent additional damage to your property if it is safe to do so, such as covering broken windows or leaking areas with tarps.

### Step 6: Fill Claim Forms

Complete the insurance claim forms with accurate and detailed information. Include documentation of damage and any emergency repairs conducted.

### Step 7: Submit Evidence

Provide your insurer with all evidence of damage, including photographs, videos, and a detailed inventory of losses. Attach receipts if available.

### Step 8: Meet Adjuster

Arrange a meeting with the insurance adjuster to assess the damage in person. Be present during the assessment to discuss the damage and answer questions.

### Step 9: Review Settlement

Carefully review the proposed settlement offer from the insurance company to make sure it is fair and covers all the damages as per the policy agreement.

### Step 10: Negotiate

If the settlement offer is insufficient, negotiate with the insurer, providing additional documentation or evidence as necessary to support your claim.

### Step 11: Accept Settlement

Once a satisfactory settlement is reached, provide any additional documentation required to finalize the claim and accept the settlement.

### Step 12: Receive Payment

Upon agreeing to the settlement offer, wait for the payment to be processed and sent. This may be in one lump sum or multiple payments depending on the policy terms.

## General Notes

### Emergency Services

Prioritize contacting emergency services and ensuring the safety of yourself and others before starting the claims process.

### Legal Advice

Consider seeking legal advice if the settlement negotiation becomes complex or if you believe your claim is not being handled fairly.

### Claim Deadlines

Be aware of and adhere to any deadlines for filing a claim as specified in your insurance policy to avoid losing the right to claim.

### Keep Records

Maintain a record of all communications, claim filings, and documents submitted to the insurance company for future reference or proof.