

Filing a Business Insurance Claim after a Disaster

Preparing for an Insurance Adjuster's Visit

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If a hurricane, fire or other insured disaster damages or interrupts your business, you will need to file a claim with your insurance company and prepare for the insurance adjuster's visit.

After you report a claim, your insurance company will either send you a proof of loss form, which you fill out yourself, or schedule an appointment to have an insurance adjuster inspect the site and guide you through the claims process. Adjusters are professionally trained and licensed to assess damage, and different types of claims may require the specialized knowledge of various claims adjusters, so there could be more than one adjuster assigned to help you. For example, you may have a claims professional assess structural damage, a contents specialist to help with the loss of personal property, and a separate adjuster to inspect damage to your car. Additionally, if you have a flood insurance policy or separate coverage for wind damage through a state-run insurance pool, there may be a different claims adjuster assigned.

As part of the claims process, the adjuster (or adjusters) will review all information and your policy to determine coverage, and ask you to obtain estimates for repairs. The more information about the damage you can supply, the faster your claim can be settled.

Following are six steps to help you prepare for the claims process and the adjuster's visit:

1. Contact your insurer as soon as possible. Make sure your insurance company knows how to reach you if you have evacuated or are unable to live in your home. Customers can reach out to their insurer by phone, Internet or mobile app to start the claims process. Provide your policy number, loss location, cell phone number and back-up contacts, if available. If at all possible, you should try to meet the claims adjuster at your property, providing it is safe to do so.

2. Make any temporary repairs and secure your property. Even before the adjuster arrives, if you can do so safely, take steps to protect your property, prevent further damage and reduce the time it may take to restore it, such as making reasonable temporary repairs to avoid further damage and securing features such as windows, doors and roofs as necessary.

3. Collect business records. Collect any relevant business records that you will need to prove the value of damaged equipment, inventory or structures that you are including in your business insurance claim. For business income (also known as business interruption) claims, you will need proof of income the business was generating both before and after the interruption began, so gather all of your various financial documents including tax returns, monthly sales tax returns, business contracts, budgets, financial statements and other documents pertinent to calculating the projected income of your business. You can then work with your insurer to determine the amount of business income lost.

4. Keep a detailed record of all of the expenses incurred to protect or repair your business. If the business is forced to close down, you will need to provide information on the cost of conducting business from a temporary location, detailed records of business activity, and a list of expenses that have continued

while your business has been suspended such as advertising, utilities, etc. Loss of or damage to cars, vans, trucks or specialty vehicles, which can hamper your ability to operate your business, should also be reported.

5. Photograph debris or destroyed items, and ask your insurer if debris can be removed. Generally you should not throw away any damaged items until the claims adjuster has visited. However, if it is necessary to dispose of some items, make your insurance company aware you have done so and photograph or take video of the damage before you discard the items. Many insurers can accept photographic documentation directly online.

6. Stay organized. Remember to retain the insurance claim reference number, adjuster and other insurance company contact information, photographs of the damage, receipts, repair bills and estimates. Keep all your paperwork organized so you can refer to it easily if questions arise.

Once you have reported your claim, you can check the status with your insurer by phone or online. With an online account, you can have access to claim information, register for direct deposit of qualified claim payments on qualified losses, upload documents and correspond with your claims adjuster.

RELATED INFORMATION: DISASTER RELIEF

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- Small Business Administration

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