



Steps to Take for Basement or Foundation Insurance Claims

- **01. Document the damage.** Write down what happened and when as soon as you can so nothing's forgotten. Use your smartphone to capture photos of the damage to support your notes.
- **02. Contact your insurer.** Get in touch with your insurance agent or the company. They will help interpret the policy to determine exactly what's covered and what isn't covered.
- **03. Double-check your damage notes.** Just to be on the safe side, have someone look over your notes and photos. They should compare them to the damage. They may spot additional damage or help clarify your notes.
- **04. File your insurance claim.** Depending on your insurance company, you may be able to file the claim online or even via smartphone app. Since homeowner's insurance typically covers dwelling and personal property damage separately, you'll probably need to file two separate claims.
- **05. Work with the insurance adjuster.** Once an insurance adjuster is assigned, give them your full cooperation. Help them with access to the property and with your personal observations on the damage. Go over their report closely to make sure they've correctly documented everything.
- **06. Determination of payout.** After all that has been processed by the insurance company, they will issue a payout for your claim. That amount will be less the policy deductible.

Need help with basement waterproofing, crawl space encapsulation, or foundation repair?

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