

# How to Maximize Your Water Damage Claim

First Call Restoration Blog Post

Water, Mold, Fire, Smoke, Repairs,  
and Biohazard

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## How to Maximize Your Water Damage Claim



Everyone should know how to maximize a water damage claim. When your plumbing springs a leak or the ceiling starts dripping, you may thank your lucky stars that you have homeowners insurance. You'll be covered for all of the damage when you make a water damage claim—right?

Most homeowners do have this coverage, but insurance companies are motivated to keep your claim amount low. Plus, there are some mistakes you can make that will help them. Don't worry. Follow these tips for homeowners insurance claims to get the coverage you're owed.

### [How to Get the Most from Your Water Damage Claim](#)

#### **1. Limit the Damage**

Once you realize that you have water damage you should take steps to limit it. Otherwise, your insurance company may have the right to deny some or all of your claim, on the grounds that you didn't intervene.

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The actions you can take depend on what kind of water damage you have. If you're experiencing a windstorm that has broken your windows and let in water, then board up your windows. If you have a plumbing leak, turn off the water to the house. If you have a roof leak, then you can put a tarp up to temporarily block the rain.

You should also call the relevant professional as soon as possible, whether that's plumbers, roofers, or restoration specialists. They may know of other actions you can take to limit the damage, and they can start working on repairs. However, you may not want to sign off on major repairs until your claim has gone through, as you may not be approved for the full repair amount by your insurance company. If you choose to wait, do get an estimate you can show the insurance adjuster.

Also, it is critical that you don't throw out any damaged items yet. Collect water-damaged items and debris in plastic bins or bags so that you have physical proof for the adjuster.

## 2. Collect Evidence

Consider taking a video to supplement the photos. It's hard to be as comprehensive with a video as with photos, but videos are more convincing and offer a new perspective on the damage that photos can't quite capture. If your claim ever has to be taken to court, videos are very illustrative. While you're recording describe what you're seeing.

Learn more about who determines the amount of your loss »Your insurance company will need evidence to assess your claim. Luckily, smartphones have made this part easy. Take photos of all of the damage, and be comprehensive. Also include anything that could have caused the damage, like a broken pipe or a hole in the roof.

Written evidence is also important. Create an inventory of what has been damaged and include each item's value and the estimated cost to replace it. If you're not sure, your restoration experts should have amounts for common items like drywall. They can also help you research the value of a piece of furniture or other items.

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Have the other professionals you're working with create quotes and reports that explain what happened and what it will cost to fix the damage. Experienced roofers and plumbers should be familiar with this process. If you decide to pay for any quick repairs up-front, be sure to keep your receipts.

### 3. Report It

Now it is time to contact your insurance company. Don't delay doing so, or you jeopardize your claim. Even if you believe you will make the repairs yourself, calling now will save you a headache later. If you're not sure water damage is covered by your policy, you should still try to make a claim. The company will let you know if you're not covered, and there's no penalty for asking.

Before you make the call, pull out your policy number, as it is the first thing they'll ask for. The insurance company will likely tell you that you are required to fill out a "proof of loss form." If so, be sure to ask them to send you a copy by email (mail takes too long). Or, ask them where the form can be found on their website so you can print it off.

If you find this process unnerving, or don't have time for it, your restoration specialists can make the claim for you. They have lots of experience with making successful claims of all sizes.

### 4. Is It Flood Damage or Water Damage?

To an insurance company, there is a big difference between flood damage and water damage. Floods are caused by nature and generally effect more than one home (there are exceptions for large rural properties). Everything else, from broken pipes to leaking HVAC equipment, is water damage.

While most homeowners insurance policies cover water damage, not all cover flood damage. So be sure to be clear with your insurance company about which type of damage your home has experienced so they can guide you to the right forms and provide you with the right coverage.

## 5. Consider a Public Adjuster

The water damage insurance claim process can be slow. Your insurance company has 15 days to send an adjuster, who will assess the water damage. It is usually wiser to hire a public adjuster if you can, especially if your claim is large. These professionals aren't tied to the insurance company, so they are looking to find the truth, not looking to minimize the insurance company's payout.

## 6. Don't Use Their Vendors

After they have assessed the water damage, your insurance company has another 15 days to make a decision about your claim. If they approve some or all of the claim, they have another 5 days to send you the money.

During this time, the insurance company may encourage you to use their vendors. They will have their own trusted plumbers, roofers and restoration experts. However, these professionals get their work through the insurance company, so they are likely to support the company's best interests instead of yours. You want someone who is on your side, so choose professionals you trust to make the repairs.

Are you worried about maximizing your water damage claim? TSC Restoration will handle your claim for you, from start to finish. We'll make sure your best interests are served and that you get the coverage to which you are entitled.

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