



INSURANCE CLAIM FILING CHECKLIST

1. Take Pictures of Your Property Before Damage Occurs

Having recent pictures of your property prior to any damage will help your insurance claims process go smoother. Be sure to take pictures of all sides of your home and be sure to store them in a location that won't be affected by the storm or another event. Some good practices are:

- Emailing them to yourself and another friend or family member so they will be cloud-hosted and time/date stamped
- Uploading them to a cloud-based storage app; such as Google Drive or Dropbox
- Having a trusted third party, such as Coastal Roofing, perform your property inspection. All inspections done by Coastal Roofing are uploaded and stored to their cloud-based software and a link to these photos is shared to your email address. This can also help get photos of difficult-to-reach places, such as the roof, that you may not be able to take on your own.

2. Have Your Policy Information Ready & Review Thoroughly

Make sure you understand your insurance policy. Pay special attention to the deadline you have to file your claim and what your deductible will be. Review your options before filing a claim and reach out to your agent if you have questions. Be sure to have your agent and insurance provider's contact information and your policy number readily available.

3. Take Measures to Prevent Further Damage

As soon as it's safe and physically possible, work to prevent further damage. This may include installing a tarp over the roof, boarding up windows and doors, and eliminating moisture that could result in mold growth, resulting in irreversible damage to your home and its contents. If you are unable to accomplish this on your own, be sure to hire only contractors who are licensed by your state and carry liability and worker's compensation insurance. To avoid potentially serious issues and personal liability, ask for proof of insurance and licensing before you allow anyone to climb on your roof. Make sure that the damage is documented prior to covering it up with tarps, plywood, etc. Failure to do so may result in major complications with your claim's process.

4. Document Sustained Damage

Proper documentation of damage is critical to ensure that your claim is processed quickly and accurately. Your insurance provider will dispatch an adjuster to capture photos of the damage, but how soon following the damage can vary wildly. Working with a licensed and insured contractor, such as Coastal Roofing, to aid in assessing your damage, can help ensure that all damage is accounted for, documented, and included in your claim.

5. Log All Communication with Your Insurance Provider

The aftermath of a widespread disaster is a stressful situation for all those involved, including your insurance provider. To avoid falling through the cracks and costly miscommunications, document your interactions. Be sure to track the following:

- The date you filed your claim and with whom
- Names and job titles of those you communicate with
- The date of your adjustment and details of the adjuster
- Any and all receipts for payments made on the repair

6. Hire a Reputable Contractor that Carries Proper Licensing & Insurance

Be very selective on who you choose to work with to repair your home. Always vet your contractor by investigating them on Google, the BBB, and the Board of Contractor's website for your state. Ask for references and photos of completed projects. Never allow anyone to climb onto your roof without first getting proof of worker's compensation insurance. Be cautious of contractors who are from out of state, those who don't provide written estimates, and those who request large down payments in cash.



Coastal Roofing is licensed & insured in Louisiana & Mississippi.

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