

5 Steps for Navigating the Insurance Claim Process

[Music begins]

Narrator: Now that the worst of the natural disaster is behind you, it's time to implement a recovery process. Consider these 5 steps as you navigate the insurance claim process. As soon as emergency management lets you into the area, document the damage to your facility. Take pictures and videos. These visuals, accompanied by all the "before" photos, will assist during the claims process.

Insurance claims are reviewed in the order they are received so file your claim as soon as practical. The information gathered during the risk assessment phase should help you expedite this process and answer expected questions. Repairs and clean-up done before the insurance adjuster inspects your property may affect your claim. Document with photographs temporary repairs that prevent additional damage. But, when possible, wait for the adjuster to complete their evaluation.

If your insurance excludes flood damage, but your property is waterlogged, document where the water came from. Did wind force water into the facility through a damaged roof or broken window? Damage from wind-driven rain or wind-driven storm surge may be covered. The cost of labor and material goes up after a disaster. The insurance company should pay for these increased costs up to your policy limits.

Keep related receipts so you can negotiate estimated and actual costs. While recovering from a natural disaster is never easy, the thoughtful work you did during the assessment stage will help you weather this storm. Your Head Start facility serves an important need in your community. Returning to full service in a timely manner is an overarching goal.

[Music ends]