



## Steps to Take for Basement Flooding or Foundation Insurance Claims

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- **01. Document the damage.** While everything is still fresh in your mind, document exactly what happened and when. Take detailed notes and supplement them with photos of the damage.
- **02. Contact your insurer.** Get in touch with your insurer to go over the details of your policy to determine what is and is not covered. This can further help you target your documentation efforts.
- **03. Double-check your damage notes.** Have at least one more person look over your notes and compare them to the damage. They can help clarify your notes and make sure that you've covered everything.
- **04. File your insurance claim.** This can be the most straightforward step. Most insurers ask that you file your claim online or via smartphone app. All you need to do is enter the details and photos you've already collected. You may be required to file two separate claims, one for dwelling and one for personal property.
- **05. Work with the insurance adjuster.** Your insurer may assign your claim to an adjuster. Offer them your full cooperation including access to your home and your insight into what happened and the damage. Review their final report closely to ensure they've covered everything you've identified.
- **06. Determination of payout.** Once everything has been processed by your insurer, they will issue a payment minus the policy deductible.

*Need help with your basement, crawl space, or foundation?*

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