

Steps to Take for Basement or Foundation Insurance Claims

- **01. Document the damage.** It's best to take careful notes of the damage as soon as possible. Describe what happened as well as the damage you see. Take photos to include with your notes.
- **02. Contact your insurer.** Touch base with your insurance agent or company. They can advise you on what's covered and what's not.
- **03. Double-check your damage notes.** Have someone look over your notes and photos, comparing them with the damage they observe. They may help spot additional damage that you may have missed. They can also help clarify your notes.
- **04. File your insurance claim.** File the claim online or via smartphone app depending on your insurer's preferences and systems. Homeowner's policies typically cover dwelling damage and personal property damage separately. In that case, you'll need to file two claims.
- **05. Work with the insurance adjuster.** Give the insurance adjuster your full cooperation. Provide access to the property as well as your personal observations of what happened along with pointing out the damage that you can see. Make sure you review their final report closely to ensure they've covered 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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