

Steps to Take for Basement or Foundation Insurance Claims

- **01. Document the damage.** Take careful notes of what happened along with writing down the details on the damage. Take photos to help with your documentation.
- **02. Contact your insurer.** Get in touch with your insurer. They can go over the details of your policy and advise you on what's covered and what isn't covered.
- **03. Double-check your damage notes.** Have someone else look over your notes comparing them to the damage. They can help add clarity to your notes and perhaps find things you missed.
- **04. File your insurance claim.** Use your insurer's online claims system or smartphone app, depending on their preferences. Most typical homeowner's policies cover dwelling damage separately from personal property damage. That means you'll need to file two claims to cover all the damage.
- **05. Work with the insurance adjuster.** Typically, an insurance adjuster will be assigned to your claim. Offer them your full cooperation in providing access to your home and in discussing the damage. Review their final report to make sure they've covered everything.
- **06. Determination of payout.** Once all that information is processed by your insurer, they will issue a payment for the claim. This will be minus the policy deductible.

Need help with basement waterproofing, crawl space encapsulation, or foundation repair?

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