

Storm Damaged Homes

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What to Do

If your home suffers damage from a violent storm, file a claim with your insurer immediately. Once you and your insurer agree on the terms of a settlement, New Jersey law requires that you be sent payment promptly. The following are tips to speed the process:

ARRANGE for whatever repairs you can. Cover broken windows, leaking roofs and damaged walls to prevent further damage. Save receipts for supplies and materials you purchase. Your insurance company will reimburse you for reasonable expenses in making temporary repairs.

TELEPHONE your insurance company immediately. Ask questions: Am I covered? What's the time limit on filing claims? How much is my deductible? How do I obtain a claim form?

REMEMBER a homeowner's policy is a contract between you and your insurer. Read it. Know your responsibilities and the rules and procedures both you and the insurer must follow.

ASSESS the damage to your property and possessions. Take photographs. Use binoculars to check for roof damage. Don't forget the trees, shrubs and plants around your house and check vehicles for dents and broken or cracked glass.

PREPARE an inventory of all damage. The list should be detailed and include a description of the items, dates of purchase or approximate age, cost at time of purchase and estimated replacement cost.

COLLECT cancel checks, invoices, receipts or other papers that will assist your insurer in determining the value of the destroyed property.

SECURE a detailed estimate for permanent repairs to your property and give it to your insurer. The estimate should contain the proposed repairs, repair costs and replacement prices.