



NORTH DAKOTA Insurance Department

Post-Disaster Claims Checklist

After a disaster strikes, time is of the essence in having a successful recovery. Follow these steps after a major storm or natural disaster to ensure the safety of you and your family, and a smooth rebuilding process.



Safe and Sound

After a disaster hits, make sure you and your family are safe. Then secure your belongings. Do what you can to secure your home and property to prevent more damage or theft. For example, if windows are broken, board them up. If the roof has a few holes, cover it with a tarp to prevent water damage.



Report a Claim

Once you've determined your home is damaged and needs to be repaired or rebuilt, report or file a claim as soon as possible. The easiest way to report a claim is to call your insurance company or agent. You may be able to report or file a claim online or from your cell phone. If you have trouble finding a phone number, try searching for your insurance company online.



Estimate Damage

An insurance adjuster will figure out how much damage was done to your home and property. The adjuster will ask you for a home inventory (a list of your personal property) if your personal belongings were damaged or destroyed. The adjuster will visit your home to inspect and estimate the damage done.



Determine Coverage

Once the adjuster has figured out how much it will cost to rebuild, repair or replace your home or property, the adjuster will review your policy to calculate how much the insurance company will pay. They will review your policy and determine what deductibles may apply and if there are any limits on what will be paid. Once they've made those calculations, they'll contact you and your public adjuster or lawyer (if you have one) and share their estimates and calculations with you. They also may contact your contractor about their estimates and calculations.



Rebuild, Repair & Replace

Your recovery from a disaster is not complete until you're living back in your home. During the recovery phase, you'll be replacing personal items (if damaged), choosing building materials and working with contractors. Use reputable contractors. Reputable contractors usually don't ask for a large payment upfront. Contractors may be licensed or registered. The difference is important. A licensed contractor has passed exams and met other requirements to show that he or she is competent. A registered contractor has provided contact information to a government authority.



Prepare

It may sound strange, but the recovery process is the best time to start preparing for the next disaster or claim. Create a home inventory list as you're replacing your belongings. Also as you're rebuilding, consider using building materials that will resist damage – so if there's another disaster, your home may have less damage. For example, you could use impact-resistant shingles or impact-resistant siding.