



POWER

through Partnership

Natural Disaster Claims Reporting Kit

Options for Claims Reporting

In the event that you need to report an insurance claim, you may either:

- Contact your insurance company directly.
- Contact your AssuredPartners local agency.

If your home or business was affected by a natural disaster, your local agency may also be affected – perhaps without power, without phones or otherwise unable to operate due to sustained damages. For this reason, it’s important to be prepared in advance and have phone numbers for both the insurance carrier and your agent handy.

If you report your claim directly to your insurance company, you may also want to follow up with your agent later, especially if you need additional assistance in getting your claim resolved.

Important Phone Numbers & Contact Info

Please use the table below to record important phone numbers that you may need following a natural disaster. Keep this list in a safe place. Consider adding these contacts into your cell phone, and perhaps even taking a photograph of this list on your phone to refer to later.

Name	Phone Number	Email or Web Address
Insurance Agent		
Property Insurance Company		
Flood Insurance Company		
Red Cross	(866) 438-4636	www.redcross.org
FEMA	(800) 621-3362	www.fema.org
National Hurricane Center	N/A	www.nhc.noaa.gov
National Weather Service	N/A	https://www.noaa.gov/weather

Following a Natural Disaster

If your home or business sustained damage as a result of a natural disaster, it's important to safeguard your property from further damage quickly. As you survey the damage, document as much as possible and include photographs.

Steps to Take

1. Take photographs of all damage.
2. Protect your property from further damage
3. In case of theft, notify local police.
4. Prepare an itemized list of damaged property including values of the damaged items. Gather receipts or other related documents if possible.
5. Unless the damaged item presents a safety concern, do not dispose of damaged property until approved by a claims adjustor.
6. Record interruptions to your business, loss of income and any extra expenses incurred due to the loss.
7. Report all claims as quickly as possible.

Please DO NOT

1. Discuss your claim with any third parties.
2. Sign a release with respect to the claim.

Property Loss Information

When reporting a claim, your agent and/or insurance company will need the following information:

Insured Information

- Named insured listed on the policy
- Policy number
- Insured contact name and phone number

Loss Information

- Date & time of the loss
- Cause of the loss (wind, lightning, hail, flood, etc.)
- Location of the loss
- Description of loss and damage
- Follow up with an itemized list of items damaged as necessary