



## Steps to Take for Basement or Foundation Insurance Claims

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- **01. Document the damage.** Write down what happened and when. Then capture the damage in both notes and photos.
- **02. Contact your insurer.** Get in touch with your insurance agent or go directly to the insurance company. They can tell you what's covered under the terms of your policy.
- **03. Double-check your damage documentation.** Have someone review your notes and photos and compare them to the damage. They can help spot something you may have missed and point out any needed clarifications.
- **04. File your insurance claim.** This can usually happen online or via a smartphone app. Note that homeowner's policies typically cover dwelling and personal property damage separately. That will require two claims.
- **05. Work with the insurance adjuster.** Your cooperation with the assigned adjuster will be very helpful in making sure all damage is recorded. When they file their report, go over it closely to ensure they've correctly documented everything.
- **06. Determination of payout.** When all that input has been processed, the insurance company will determine the payout, less the policy deductible.

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

*Get a free inspection from your local experts at Mount Valley Foundation Services.*

