

Homeowner's Guide to Residential Insurance Claims

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First Steps After a Loss

A residential property loss is stressful, but the actions you take in the first days can significantly affect your claim. Focus on safety first, then begin documenting damage and protecting undamaged property from further harm.

Immediate Checklist

- Contact your insurance company to report the loss and request a claim number.
- Take photos and video of all damage before any cleanup or repairs begin.
- Save receipts for emergency repairs, temporary lodging, meals, and replacement essentials.
- Do not discard damaged items until the insurer has had a reasonable opportunity to inspect them.
- Keep a written log of every conversation with the insurer, adjuster, and contractors.

Understanding Coverage C - Personal Property

Most homeowner policies include Coverage C for personal property damaged or destroyed by a covered peril. This includes furniture, clothing, electronics, appliances, kitchenware, décor, and personal belongings. Coverage C often has limits for specialty items such as jewelry, art, collectibles, and cash, so review your policy carefully.

Documenting Your Contents

- List every item in each room, including small items that may seem insignificant.
- Note the brand, model, age, condition, and purchase price when known.
- Use photos, videos, and receipts to support your list.
- Do not guess at values without research; unsupported guesses can weaken your claim.
- Group very small, low-value items as "Miscellaneous" only when appropriate.

Common Mistakes to Avoid

- Accepting the first settlement offer without reviewing whether all items were included.
- Using garage-sale, auction, or sale prices as the basis for replacement value.
- Failing to request extensions for the proof-of-loss deadline when needed.
- Throwing away damaged items before they are documented.
- Signing releases or settlement agreements without understanding the scope of what is being released.

Working With Your Insurance Adjuster

Cooperate with your adjuster, but also advocate for yourself. Ask for a copy of the adjuster's inventory, compare it to your own, and request corrections if items are missing or undervalued. You have the right to obtain independent estimates and professional documentation.

When to Bring in Help

If your inventory is large, your home is a total loss, or the insurer's valuation seems low, consider working with a public adjuster, attorney, or independent inventory specialist. Digitory Solutions provides photo inventories, forensic recreation, and line-item valuation reports to support your claim.

How Digitory Can Help

- On-site or remote photo inventory of every room and item
- Replacement Cost Value research with live retail links
- Forensic recreation for total losses with missing documentation
- Appraisal and dispute support for contested claims
- Clear, organized reports formatted for insurers and attorneys

Contact Us

For questions about documenting your personal property or to request a quote, contact Digitory Solutions, Inc. at contact@digitorysolutions.com or (914) 302-1049. We assist policyholders and claim professionals nationwide.