Post-Disaster Insurance Guide for Policyholders

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Introduction

After a fire, storm, flood, or other disaster, the hours and days that follow are critical. This guide is a practical overview for homeowners, renters, and business owners navigating an insurance claim. It is not a substitute for your specific policy, your state insurance department, or professional legal advice. When you need help documenting personal property, Digitory Solutions provides photo inventories, forensic recreation, and line-item valuation reports.

Immediate Steps After a Loss

- Make sure everyone is safe before re-entering the property.
- Contact your insurance company or agent as soon as possible to report the loss and obtain a claim number.
- Take photos and video of all damage before moving, cleaning, or discarding anything.
- Make reasonable temporary repairs to prevent further damage, such as boarding windows or covering roof holes.
- Keep receipts for emergency repairs, materials, temporary lodging, meals, and essential replacements.

Safety Before Re-Entry

- Check that the structure is stable before entering.
- Turn off electricity at the main switch; do not use lights or appliances until an electrician inspects the system.
- Open windows and doors to ventilate and dry the space.
- Do not light open flames because leaking gas can cause an explosion.
- Watch for wildlife, broken glass, nails, and slippery surfaces after flooding.

Document the Damage

- Photograph and video every affected room, including structural damage and damaged contents.
- Record brand names, model numbers, and serial numbers of damaged items when visible.
- Keep a written list of every item you discard, with photos taken before disposal.
- Save receipts for any item you replace as an emergency essential.
- Keep a log of every phone call with your insurer, including the date, representative name, and what was discussed.

Understand Your Policy

Homeowners and renters policies are packages of coverage. Review your declarations page to confirm your deductibles, coverage limits, and whether you have actual cash value or replacement cost coverage. Flood and earthquake are typically excluded from standard homeowners policies and require separate coverage. Many policies also apply special deductibles for wind, hail, or named storms.

Actual Cash Value vs. Replacement Cost

Actual Cash Value (ACV) pays the replacement cost minus depreciation. Replacement Cost Value (RCV) pays the cost to replace the item with a new comparable item, usually after you actually replace it. Digitory reports normally use RCV for personal property inventories, supported by current retail sources. ACV can be calculated separately if your policy requires it.

Working with Adjusters

- Company adjusters and independent adjusters are paid by the insurer. Public adjusters are hired by the policyholder.
- Ask every adjuster for identification and verify licensure with your state insurance department if you have concerns.
- Be present during the inspection and provide your policy, inventory list, photos, and receipts.
- Request an itemized explanation of any settlement offer.
- Do not sign releases or final settlement agreements until you understand the scope of what is being released.

Avoiding Scams and Fraud

- Do not pay contractors in full before work is completed.
- Get written estimates from at least three licensed, insured contractors.
- Ask for proof of insurance and contractor license; verify with your state licensing board.
- Do not give personal information such as Social Security or bank account numbers to unknown callers.
- Report suspected insurance fraud to your state insurance department.

Flood and Water Damage

Flood damage is generally not covered under a standard homeowners policy. Flood insurance is typically purchased separately through the National Flood Insurance Program or a private flood insurer. Water damage from wind-driven rain or a burst pipe may be covered, but sewer backup and groundwater intrusion often require specific endorsements. If you are unsure whether damage is flood-related or wind-related, file a claim under every policy that may apply and let the insurer determine coverage.

Renters Insurance

Landlord insurance covers the building, not your belongings. Renters insurance covers your personal property, additional living expenses, and personal liability. If you rent, check whether your policy pays actual cash value or replacement cost and whether you have loss-of-use coverage for temporary relocation.

Business Insurance

Business owners should review business property, business interruption, extra expense, and contingent business interruption coverage. Business interruption typically requires physical damage from a covered peril at the insured location and may include a waiting period. Evacuation orders alone usually do not trigger coverage unless tied to a covered peril.

Build a Personal Property Inventory

A complete inventory is one of the most important tools in a contents claim. List every item in every room, including small and low-value items. For large losses, Digitory can photograph, identify, and value each item, producing a structured Excel workbook with descriptions, quantities, RCV, and supporting links. If original records are lost, our forensic recreation process can help reconstruct a defensible inventory from memory, partial records, and comparable household data.

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, adjusters, and attorneys.

Disclaimer

This guide is for general informational purposes only and is not legal, tax, or insurance advice. Insurance laws, regulations, and policy terms vary by state and carrier. Always consult your policy, your insurance agent, your state insurance department, or a qualified attorney for guidance specific to your situation.