A GUIDE FOR POLICYHOLDERS

Preparing for Your Flood Adjuster's Visit

In the days after a flood, the steps you take before the adjuster arrives shape how smoothly — and how fairly — your claim is handled. Here is what to do, in order.

Before anything else: do not begin permanent repairs, and do not throw damaged property away, until the adjuster has had a chance to inspect. Temporary measures that stop further damage are expected. Permanent ones can cost you.

1. Protect the property

Your first priority is preventing further damage — temporary repairs, water extraction, covering openings. Document every action you take and keep receipts for every expense.

2. Hold off on permanent fixes

Wait for the adjuster's assessment before undertaking significant repairs. Consult the adjuster before signing contracts for cleaning, remediation, or maintenance work.

3. Document everything

If it is safe, photograph and video the damage immediately. Capture water levels inside and outside, and note where the water entered. These images are the backbone of the adjustment.

4. Separate damaged from undamaged

Segregate damaged property so the adjuster can evaluate it quickly. If damaged items must go outside, keep them on your property until they have been inspected.

5. Preserve the evidence

Do not discard damaged items before the visit unless local regulations require disposal. When something must go, photograph it first and keep a sample — a swatch of carpet or fabric — if there is no health risk.

6. Build a detailed inventory

List every damaged item with a description, brand, where and when it was purchased, price, model and serial numbers, and your estimated loss. Attach bills, receipts, and photos.

7. Gather repair estimates

Save any estimates you have already received. They play a real role in determining the scope and cost of repairs.

8. Manage your documents

Keep every original — estimates, receipts, contracts — in a secure place, and give the adjuster copies. Never hand over your only copy of anything.

9. Record your conversations

Log every interaction with contractors and with your adjuster: date, time, and what was discussed. A simple running log prevents most claim disputes.

10. Update your contact information

If the flood displaced you, give your adjuster and your agent a phone number and address that will reach you now.

11. Understand your policy

Review your limits, deductibles, and conditions before the visit. If you do not have a copy, request one from your agent or carrier — and write down your questions in advance.

12. Stay safe

Confirm utilities are safely shut off before entering a flooded building. If an area is unsafe, wait for a professional. Check what local disaster relief services are available to you.

Before the adjuster leaves, settle five things

- [ ] The best way to reach them with routine questions
- [ ] Which documents are still outstanding
- [ ] Whether an advance payment is available on your claim
- [ ] Whether longer questions should go by email
- [ ] When to expect the next update

You should not have to navigate a claim alone.

We are not claims adjusters and we cannot adjust your claim. We can be your advocate — helping you read your policy, understand what the adjuster is asking for, and make sure the people handling your claim are responsive and doing right by you.

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