

DOCUMENTING AND REPORTING DAMAGE

When severe weather strikes, your first priority is to ensure your safety and the safety of your family. Once the imminent threats have ended and you are out of danger, the recovery process can begin. Follow these steps when you are ready to begin documenting and reporting damage to your home and personal items.



Record the damage

- Prepare a comprehensive list of all damage sustained on your property. Include damage to your residence or other structures, landscaping and personal belongings.
- Include a detailed description of the kind and extent of property damage incurred, and supplement these descriptions with photographs or sketches.
- When possible, include documents of ownership such as titles for vehicles, property and large machinery. If such documentation is unavailable, estimate the pre-damaged value of each item on your list.
- When recording damaged or lost belongings, list the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.



Record all cleanup efforts

- Do all you can to protect undamaged property. However, prior to signing an agreement/contract with a cleaning, remediation, or maintenance contractor, you should consult with your insurer concerning coverage.
- Don't throw anything away before an insurance adjuster or damage inspector has seen it, unless local law requires you to. In that case, take photos of the property before disposing of it and keep samples for the adjuster or inspector to see. (For example, cut out a piece of wall-to-wall carpet.)
- Keep all receipts for any work done to repair damage, or for items purchased to replace belongings.

Reporting damage if you are uninsured

All uninsured damage should be reported to the Indiana Department of Homeland Security (IDHS). A link to the form will be available on the IDHS website at www.in.gov/dhs.

To report severe weather damage beginning April 18, 2011 and continuing (including damage from May 25 tornados) go to www.in.gov/dhs. In the middle of the page under "Topics of the Day," click on "[Report Damage Beginning April 18, 2011 and Continuing - Wind and Flooding.](#)" The reports are being combined with previous damage from severe weather that began April 18.

Reporting damage to your insurance company

When you contact your insurance agent or company representative to report your loss, have the following information ready

- The name of your insurance company and your policy number
- A phone number and/or e-mail address where you can be reached
- A brief summary of the damage and the date it was sustained

Many insurance policies require you to give prompt written notice of loss. Get in touch with your insurance agent or company representative as soon as possible. They will advise you how to file your notice of claim.