

Steps to Take for Basement or Foundation Insurance Claims

- **01. Document the damage.** As soon as possible, write down what happened and when. Then walk through the damage, adding notes on key items. Take photos to support your observations. Add them to your notes.
- **02. Contact your insurer.** Get in touch with your insurer to not only advise them of the damage but to go over the details of your policy. They can provide insight on exactly what's covered and what isn't covered.
- **03. Double-check your damage notes.** Have someone else go over your notes in detail. They should also look over the damage to make sure you've captured everything. They may also be able to offer hints that will add clarity to your notes.
- **04. File your insurance claim.** Use your insurer's online claims system, smartphone app, or paper forms to file your claim. Most policies cover building damage separately from personal property losses. That means you'll need to file two claims to cover all the damage. Receipts for appliances, electronics, and computers can be very helpful.
- **05. Work with the insurance adjuster.** Provide the insurance adjuster who is assigned to the claim your full cooperation. Provide them access to your home and fill them in on what happened and the damage you see. Review their final report to make sure they've covered everything. They may actually find things you've missed.
- **06. Determination of payout.** Your insurer will now pull all that information together, compare it to your policy coverage, and issue payment. This will be minus any policy deductible.

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

Get a free inspection from your local experts at Indiana Foundation Service.