



MESSAGE FROM THE ARIZONA DEPARTMENT OF INSURANCE

Making Repairs after a Disaster

As you return home and begin to assess the damage to your house and belongings, keep in mind the following tips about your property insurance:

- Contact your insurance company **BEFORE** you begin to repair, replace, clean, or dispose of your property. Your insurance policy requires that you *show damaged property* to the insurer, so if you begin to repair, clean or replace property before the insurer has an opportunity to confirm and evaluate the damage, the insurer could deny your claims.
- If you must urgently repair part of your home or car to protect it from further damage, keep very detailed records of the actual damage (photos, video) and keep detailed receipts to document the cost of the repairs.

Example: Your front window was broken by a fallen tree limb and the interior of the house is exposed and easily accessible. In order to mitigate against additional damage from theft, rain, etc. you want to replace the window. Take detailed photos of the damaged window before you make repairs and keep all receipts and documents related to the repairs. If you can't get it replaced immediately, board it up temporarily.

- Again, if you must clean up debris or make repairs **BEFORE** your insurer sees the damage, call your insurer first and ask what kind of documentation they will accept. In all circumstances, **TAKE PHOTOS** and/or **VIDEO** and **KEEP RECEIPTS!**
- Be wary of "traveling" repair services. Research all construction, cleaning and debris removal contractors **BEFORE** you enter into a contract and pay for any services. Contact the **Arizona Registrar of Contractors** (877-692-9762 or 602-542-1525 or www.azroc.gov) to verify licensure and the **Better Business Bureau of Central, Northern & Western Arizona** (602-264-1721 or www.apache.bbb.org) to inquire about complaints.
- If you don't already have a "home inventory", begin writing a detailed list of your personal belongings that were destroyed by fire or damaged by smoke. Ask your insurer for any tools they have to help you with this. Make a list of belongings for which you have another source of records if your records were destroyed. For instance, a manufacturer's warranty, a monthly bill (e.g. internet service provider), credit card statements, family photos, repair receipts, etc. These proof of ownership documents may be helpful in supporting claims for valuable items.
- Request a duplicate copy of your insurance policies and ID cards if necessary.
- If you think the damage to your home or belongings was minimal and might not exceed your deductible, you do not have to file a claim.

Questions about insurance coverage or claims? Call the **Arizona Department of Insurance** at (602) 364-2499 or (800) 325-2548 (in Arizona, outside Phoenix) or visit www.azinsurance.gov.