



**LAPORTE**  
Insurance | Risk | Benefits

Annual Insurance Review:

- ❖ Review Personal Property Limits
- ❖ Review Loss of Use and how it works - limit vs. time period
- ❖ Review Scheduled Property like jewelry, artwork, etc.
- ❖ Video the inside & outside of your home or apartment for your records

What to do before a fire loss:

- ❖ Before you leave your home or apartment take a video on your cell phone both the inside & outside. This will document your contents and condition of the property. Save to the cloud, google photo, etc. Photos work too but video may trigger a memory of something not photographed.
- ❖ Take all important documents with you if you have time ie passports, social security cards, birth certificates, etc.
- ❖ Take food, water, some clothes and toiletries for short term displacement. Pet food and extra water for them.
- ❖ Listen to evacuation requirements from authorities. Lives are most important!

What to do after a fire loss:

- ❖ Contact your insurance agent. We will help you file a claim with your insurer. It can be fastest to call the carrier directly to get the claim process started. Notify your agent so they can monitor the claim and be your advocate.
- ❖ Salvage anything you can.
- ❖ Save any receipts and keep track of expenditures for potential reimbursement.
- ❖ Start making a list or spreadsheet of everything lost.
- ❖ Document loss by photos if possible.

What to expect from the claims process:

- ❖ The adjuster will contact you to walk you through the process. They will review coverages and limits with you.
- ❖ Your Loss of Use limit will be reviewed. It could be a dollar amount or time period. This will pay for your hotel or other accommodations until you can find a new home or apartment to rent.
- ❖ Each carrier handles the replacement of personal property differently. You will most likely get an Actual Cash Value settlement. The carrier will then reimburse you up to the agreed upon Replacement Cost when you provide receipts showing replacement of your personal property.
- ❖ The claim will take time. If you have questions or concerns throughout the process your agent is there to help answer them and advocate on your behalf.