

Your Insurance Claims Checklist

What to Do When the Unexpected Happens



IMMEDIATE ACTIONS POST-INCIDENT

► Ensure Safety:

- Make sure everyone is safe.
- Call emergency services if needed.
- Seek medical care if anyone is injured.

► Document the Incident:

- Take photos/videos of the damage (multiple angles).
- Write down what happened (include date, time, location and key details).
- Gather names and contact info of anyone involved or who witnessed the event.

NOTIFICATION OF INCIDENT

► Check Your Policy Info:

- Locate your policy number.
- Review your deductible and coverage.
- Not sure where to start? Reach out to us — we're happy to help!

► File Your Claim:

- File directly with your insurance carrier.
- Save your claim number and policy number for reference.
- Not sure if you should file? Document everything first, then contact us for guidance.

★ **Reminder: Do NOT discard damaged items until your adjuster has seen them (if possible).**

GATHER DOCUMENTATION

► Save and Organize Records:

- Save incident or police reports (if filed).
- Organize all photos and videos of damage and repairs.
- Keep all receipts — lodging, cleanup, temporary fixes, materials, etc.
- Save contractor estimates, invoices and proof of payment.

► Track Communication:

- Maintain a claim log of all communication — dates, names and what was discussed.

Continued on next page...

Need to file a claim? Scan this code to find your carrier's contact information.



Your Insurance Claims Checklist

What to Do When the Unexpected Happens



AFTER YOU FILE

► Stay Alert & Responsive:

- A claims adjuster will contact you — stay alert for calls or emails.
- Be ready to send any follow-up documents they request.
- Review your settlement offer carefully.
 - If the offer seems low, contact your desk adjuster or our team — we can help you request a review or reopening.

► Starting Repairs?

- Use only licensed & insured contractors.
- Keep before/after photos and repair receipts.
- Doing it yourself (DIY)? Track your time and materials like a contractor would.

Your Chapman Claims Team Is Here When You Need Us!

Begin by reaching out to your insurance carrier to file your claim, but if you feel overwhelmed or need a hand navigating the process, just give us a call. We're here to help make things easier and get your claim moving smoothly!

Need to file a claim? Scan this code to find your carrier's contact information.

