

## Steps to Take for Basement or Foundation Insurance Claims

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- **01. Document the damage.** It's best practice to document exactly what happened and when as soon as possible. We can forget important aspects all too soon. Take detailed notes and supplement them with photos of the damage.
- **02. Contact your insurer.** Call your insurer to go over the detailed language of your policy to determine what's covered and what isn't covered.
- **03. Double-check your damage notes.** Have someone else look over the damage and check your notes to make sure everything is covered and that the notes are clear. You want to make sure you didn't miss anything and that your description captures what you're seeing.
- **04. File your insurance claim.** Log on to your insurer's website or smartphone app to enter the details for your claim. You may be required to file two claims, one for the damage to the home or dwelling and one for loss of personal property.
- **05. Work with the insurance adjuster.** Once an insurance adjuster is assigned to your claim, offer them your full cooperation with access to your home and discussing the damage. Be sure to review their final report closely, ensuring they've covered everything.
- **06. Determination of payout.** When all that information has been processed by your insurer, a payment will be issued. It will be minus the policy deductible.

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