



INSURANCE CLAIM ROADMAP

Throughout your insurance journey, stay organized, be persistent, and document everything. Record dates, times, names, job titles, and summaries of what was said during every phone call or in-person meeting. You are your best advocate!

Step	Action	Timing	Purpose
1	Document damage (photos, video) and protect property from further harm.	Immediately, once safe	Creates evidence for your claim and prevents insurer from minimizing loss.
2	File a claim with insurer.	Immediately	Kick-starts process, provides claims number, and assigns you an adjuster.
3	Secure temporary housing.	Immediately	Ensures your safety and stability. Check Loss-of-Use reimbursement coverage.
4	Consider hiring a public adjuster or attorney.	Early, if you have a large or complex claim	Levels the playing field and helps maximize settlement.
5	Gather estimates	As soon as possible	Justifies the cost of your rebuild.
6	Review insurance adjuster's estimate.	Within first few weeks	Insurers often undervalue; compare against your own estimates.
7	Submit Proof-of-Loss form.	Typically 30 - 60 days (check your policy)	Provides formal documentation of claim.
8	Begin settlement negotiations.	After you've had time to collect all your own estimates	Push back on low settlement offers. Negotiate for maximum payout.
9	Decide to rebuild, repair, or sell.	During settlement negotiations	Guides financial planning and next steps.
10	Consider bridge funds (construction loan) if you plan to rebuild.	Only relevant if you delay settlement or are underinsured	It can make rebuilding more feasible financially.
11	Keep your claim open in the event of additional expenses.	Until all rebuilding is complete	Prevents premature closure and ensures you're reimbursed for all costs.
12	Accept the settlement.	Only when you're ready	Allows you to rebuild or move forward. Once accepted, the claim is closed.