



Steps to Take for Basement or Foundation Insurance Claims

- **01. Document the damage.** After you've attended to the safety issues, start building your notes about what happened and when. Take careful notes on the exact damage and support them with photos.
- **02. Contact your insurer.** Call your insurer to review the details of your policy. They can advise you on what's covered and what isn't. If you have flood insurance, contact that insurer as well for further insight.
- **03. Double-check your damage notes.** Have someone review your notes, comparing them carefully to the damage. They can make sure you've documented everything and make any needed tweaks to your documentation.
- **04. File your insurance claim.** Most insurers have an online claims system or even a smartphone app. Use your documentation and photos to help provide all the requested information. You'll typically need to file two claims: one for dwelling damage and one for personal property damage.
- **05. Work with the insurance adjuster.** Once an adjuster has been assigned to your claim, offer them your full cooperation. This includes access to your home and pointing out the damage. Review their final report carefully to ensure they've covered everything you've found.
- **06. Determination of payout.** When the information has been processed by your insurer, they will issue a payment minus the policy deductible.

*Need help with basement waterproofing, crawl space encapsulation, or foundation repair?
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