



# Fire Loss Claim Checklist



## Secure Your Home/Property

- It is your duty to protect your home/property from further damage. If your home is open to the elements, secure it: board up windows, doors, tarp the roof, walls, etc. If you need to hire someone to do this, contact your Tompkins Insurance representative for assistance finding a local contractor.

## Claim Adjuster

- Your claim adjuster will call to set up an appointment to inspect and estimate your loss. He/she will discuss what your policy affords you with regards to coverage.

## Mortgage

- Continue to pay your mortgage on time even if your home is a total loss.

## Utilities

- Contact your utility providers, including cable, and advise them of your present situation.

## Restoration/Mitigation/"Clean up"

- Contact a restoration/mitigation provider so remediation (cleaning and drying) can start immediately. Discuss with your adjuster or Tompkins Insurance representative what your policy provides for coverage on this type of loss. Tompkins Insurance can help you find a provider in your area.

## Repairs

- Choose a contractor to provide you an itemized estimate for damages if your home/property is repairable.

## Inventory

- Start an inventory list. The restoration company may be able to assist in determining which items are salvageable. It will be your responsibility to inventory all damaged personal property. Do not discard any damaged personal property until given permission by the adjuster. Your company adjuster or your Tompkins Insurance representative can provide inventory worksheets for your use.

## Temporary Housing

- If temporary housing is needed, check with your Tompkins Insurance representative or adjuster to see if your policy covers additional living expenses. The adjuster can help facilitate temporary housing.

## Expenses

- It is *extremely important* to save all receipts for expenses associated with your claim. **Save everything!**

## Claim Check

- If there is a mortgage on your property and the lending institution is listed on the policy, they will be named on the claim check. Contact your lending institution regarding their procedure for claim checks.
- If there was previously a loan on the property that has since been satisfied, please check with your Tompkins Insurance representative to ensure you provided us with the proper documentation to remove them from your policy. If the lending institution is still named on the policy, it is extremely important to provide your Tompkins Insurance representative with proof that the loan has been satisfied.

This checklist is provided as a resource to assist in many claim scenarios. Your Tompkins Insurance representative is available to discuss the specific details of your claim.

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