Insurance General Contractors

Florida Homeowner's Insurance Claim Survival Kit

Your Step by Step Guide to Protecting Your Home, Your Family, and Your Insurance Claim After Property Damage

Welcome

No one expects to experience storm damage, water intrusion, fire damage, or another major loss. Unfortunately, these events can happen without warning, leaving homeowners overwhelmed and unsure of what to do next.

The good news is that taking the right steps immediately after the damage occurs can make a significant difference in the outcome of your insurance claim.

This guide was created to help Florida homeowners:

- Protect their family and property
- Prevent additional damage
- Properly document losses
- Avoid costly mistakes
- Navigate the insurance claim process with confidence

Whether your home has suffered damage from a hurricane, hailstorm, fallen tree, plumbing leak, fire, or another covered event, this guide will help you move through the process one step at a time.

The First 24 Hours

Step 1 — Make Safety Your Top Priority

Before doing anything else, make sure everyone is safe. Leave the property immediately if you notice:

- Structural damage
- Gas leaks
- Downed power lines
- Active flooding
- Fire

If you suspect any danger, contact emergency services before returning to the property.

Step 2 — Stop Additional Damage

Insurance policies require homeowners to take reasonable steps to prevent additional damage. If it is safe, you should:

- Cover roof openings with a tarp
- Board broken windows
- Shut off water if pipes have burst
- Remove standing water
- Move furniture away from leaks
- Protect valuable belongings

Remember: Only perform temporary repairs. Do not begin permanent repairs until your insurance company has inspected the damage unless they specifically authorize you to do so.

Step 3 — Document Everything

Before moving or cleaning anything, thoroughly document the damage.

Take photographs of:

- The exterior
- Roof
- Gutters
- Windows
- Doors
- Landscaping

Then photograph every affected room. Capture:

- Walls
- Ceilings
- Flooring
- Cabinets
- Appliances
- Electronics
- Furniture

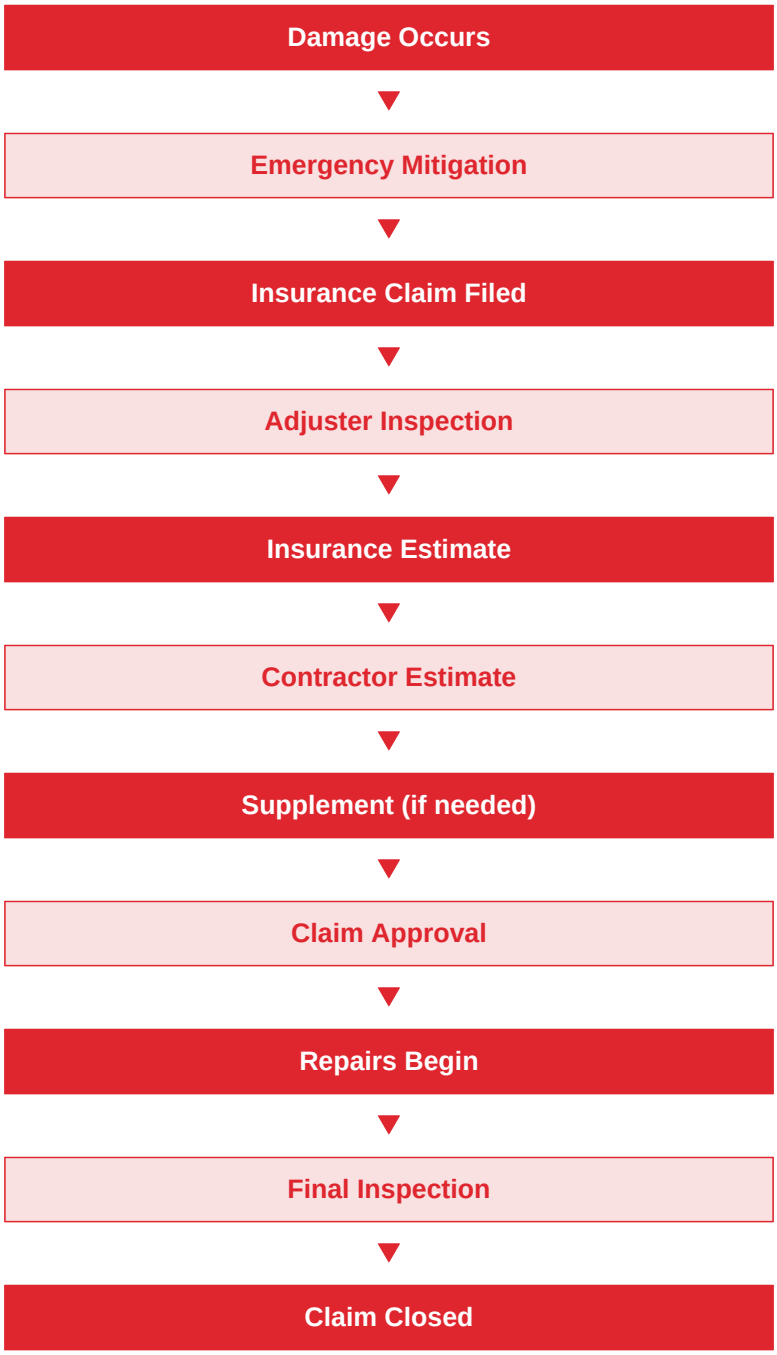
Take wide angle photographs first, then medium shots, then close-up images of every damaged item. Video walkthroughs are also extremely valuable.

Contact Your Insurance Company

Report your claim as soon as possible. Have this information ready:

Have Ready	Record
Insurance Policy Number:	Claim Number:
Property Address:	Adjuster Name:
Date of Loss:	Phone Number:
Description of Damage:	Email Address:
Emergency Repairs Completed:	
Current Contact Information:	

Understanding the Insurance Claim Process



Meeting Your Insurance Adjuster

When your adjuster arrives, walk through every damaged area together. Share:

- Photos
- Videos
- Receipts
- Temporary repair invoices
- Contractor inspection reports
- Maintenance records

Important: Do not assume the adjuster noticed every damaged area. Point out everything you have documented.

Choosing the Right Contractor

Hiring the wrong contractor can delay your repairs and create additional problems. Before hiring any contractor, verify:

- ■ Florida License
- ■ General Liability Insurance
- ■ Workers Compensation Insurance
- ■ Local Business
- ■ Positive Online Reviews
- ■ Written Estimate
- ■ Detailed Scope of Work
- ■ Warranty
- ■ Insurance Restoration Experience

Never feel pressured into signing a contract immediately after a storm.

Common Insurance Claim Mistakes

Avoid these common mistakes:

- ■ Waiting several days to report damage
- ■ Throwing damaged materials away too early
- ■ Cleaning before taking photographs
- ■ Forgetting to save receipts
- ■ Making permanent repairs before approval
- ■ Hiring an unlicensed contractor
- ■ Not documenting conversations with your insurance company
- ■ Assuming hidden water damage will dry on its own

Claim Documentation Checklist

Keep copies of:

- ■ Insurance Policy
- ■ Claim Number
- ■ Adjuster Information
- ■ Photographs
- ■ Videos
- ■ Inspection Reports
- ■ Contractor Estimates
- ■ Emergency Repair Invoices
- ■ Hotel Receipts
- ■ Meal Expenses
- ■ Temporary Housing Costs
- ■ Material Receipts
- ■ Final Invoices

Store digital copies in cloud storage whenever possible.

Temporary Repair Checklist

- ■ Roof Tarp Installed
- ■ Broken Windows Covered
- ■ Standing Water Removed
- ■ Fans Installed
- ■ Dehumidifiers Running
- ■ Wet Materials Removed
- ■ Furniture Protected
- ■ Electrical Hazards Eliminated
- ■ HVAC Protected
- ■ Mold Prevention Started

Home Inventory Worksheet

Room	Item	Brand	Approx. Value	Photo Taken
Living Room				
Kitchen				
Bedroom				
Bathroom				
Garage				

Duplicate this page as many times as needed.

Expense Tracker

Date	Description	Amount	Receipt Saved	Submitted to Insurance

Communication Log

Date	Contact	Company	Phone	Summary

Frequently Asked Questions

Should I make temporary repairs?

Yes. Insurance policies generally require you to take reasonable steps to prevent additional damage.

Will insurance reimburse emergency expenses?

Often yes. Save every receipt and discuss reimbursement with your adjuster.

Can I choose my own contractor?

Yes. In most cases, homeowners have the right to select the contractor they trust.

How long does the claims process take?

Every claim is different depending on the extent of damage, permitting requirements, material availability, and insurance approvals.

Final Restoration Checklist

- ■ Repairs Completed
- ■ Final Walkthrough
- ■ Punch List Finished
- ■ Warranties Received
- ■ Final Photos Taken
- ■ Insurance Paperwork Complete
- ■ Final Payment Documented
- ■ Claim Closed

Emergency Contact Sheet

Insurance Company	
Policy Number	
Claim Number	
Adjuster	
Emergency Contractor	
Electric Company	
Water Utility	
Gas Utility	

IGC Insurance General Contractors

Need Professional Help?

Insurance General Contractors specializes in helping Florida homeowners recover after storm damage, water damage, fire damage, and other insured property losses. Our experienced team provides emergency mitigation, damage assessments, insurance restoration, and complete reconstruction services.

Schedule your free property inspection today and let us help restore your home with confidence.