Steps to Take for Basement or Foundation Insurance Claims

01. Document the damage. After all the safety issues have been addressed, start writing your notes on exactly what happened and when. Use photos to support your notes and to visually capture the damage.

02. Contact your insurer. Review the details of your policy with your insurer. They can tell you what's covered and what isn't. If you have flood insurance, contact that insurer as well for insight into coverage.

03. Double-check your damage notes. Double-checking your notes is a good idea. You're too close to catch anything that's missing. Have someone else compare them to the damage and make needed adjustments. They may also spot something you've missed.

04. File your insurance claim. This may be the most straightforward step since most insurers have online systems and smartphone apps to facilitate entering your claim. This is where all the time spent on your notes and photos pays off. You may need to file two claims, one for dwelling damage and another for personal property damage.

05. Work with the insurance adjuster. Offer your full cooperation with the assigned insurance adjuster. Provide access to your home and direct them to the damaged areas. Make sure you closely review their final report to verify they've documented everything.

06. Determination of payout. When all that information has been reviewed and processed by your insurer, they will issue a payment minus the policy deductible.

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