



# Water Loss Claim Checklist

**IMPORTANT:**  
**HOMEOWNERS AND RENTERS INSURANCE POLICIES DO NOT COVER DAMAGE CAUSED BY FLOODS**

## Secure Your Home/Property

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- It is your duty to protect your home/property from further damage. Take steps like stopping the water, tarping the roof, closing windows, and shutting off the water supply. Be sure to do this safely!

## Claim Adjuster

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- Your claim adjuster will call to set up an appointment to inspect and estimate your loss. Or he/she may just request an estimate of damages from a qualified contractor. He/she will discuss what your policy affords you with regards to coverage.

## Photos

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- Take photos of the structural damage, interior water damage, and any property that has been damaged.

## Remediation/Restoration/“Clean up”

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- Contact a remediation provider to begin the water removal process. Your company adjuster or Tompkins Insurance representative can provide you with names of local remediation companies.

### IMPORTANT NOTE:

Typically, you can only see 70% of water; the remainder of the water is under floors, between walls and in ceilings. Remediation must be done immediately—it only takes 42-72 hours for mold to begin growing.

## Repairs

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- Choose a contractor to provide you with an itemized estimate of damages to your home/property.
- Save everything! Do not discard any property. If a pipe or hose has blown, contact a plumber to have repairs made (protecting your property from further damage). Save any item that had to be removed or replaced. The adjuster may want to inspect these items. The carrier will not pay to have the cause of the loss fixed, but will pay the resulting damage (depending on your policy conditions).

## Inventory

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