

5-3-10 DID YOU HAVE WATER OR STORM DAMAGE?

No matter who you insure your home with, it is universal with insurance companies that when a claim occurs, you need to "protect the property from further loss. Make any reasonable repairs necessary to protect it."

REMEMBER TO CHECK WITH THE BETTER BUSINESS BUREAU BEFORE HIRING A REPAIR COMPANY WWW.MEMPHIS.BBB.ORG Often the homeowner is concerned that the insurance adjuster must first see the damage. In general this is true, but if waiting for the adjuster further damages the carpet, etc, or make the home unhealthy to live in, anything you can do to mitigate further damage should be done. If there is roof damage you need to call a professional who can "tarp" the roof. If the carpeting is saturated you need to hire a professional that does water extraction. Carpeting can sometimes be saved if the carpet is raised up and fans are then used to dry it and the expert water extraction company will be prepared to do this for you.

Photos of the damage can help or a video where you can narrate what has taken place is very helpful to an adjuster who may not be available for a while. An adjuster is usually astute and can tell what caused the damage by the condition of the remains.

The important thing is to notify your agent or your insurance company of the damage as soon as possible. Also, it is important before inviting an unknown vendor to come to your home to get a recommendation from your insurance company and/or check with the Better Business Bureau to make sure the vendor has a good reputation.

Thank You,
Lynn McDonald, LUTCF
Licensed Insurance Producer

Allstate

Erin McDonald Allstate Insurance Agency
5055 Elmore, Memphis, TN38134
Office: (901) 372-3500
Cell: (901) 849-7101
Fax: (901) 383-1099
My processor is Tamara Glenn- tamaraglenn2@allstate.com
901.372.3500 ext 235