

# 10 KEY TIPS for Water Damage Claims



**01. Act Fast & Mitigate Further Damage**

Most insurance policies require policyholders to take **immediate action** to prevent additional damage. This includes shutting off the water source, drying out affected areas, and making temporary repairs. Failure to do so could result in claim denial.

Take photos and videos of **all visible damage**, including standing water, soaked materials, and damaged property. Keep a written log of what happened, the timeline, and any actions you've taken.

**02. Document Everything Thoroughly**



**03. Review Your Insurance Policy**

Understand your policy coverages, exclusions, and limits **before filing your claim**. Many policies cover sudden and accidental water damage but exclude gradual leaks, flooding, or mold unless specific riders are included.

**Notify your insurance company as soon as possible.** Delaying the claim could lead to denial or reduced compensation. Ask for a claim number and adjuster contact information for future reference.

**04. Report the Claim Promptly**



**05. Be Careful with Preferred Service Providers (PSPs)**

Insurance companies push preferred vendors who may **only address visible damage and cut costs**. Hire an independent contractor for an unbiased assessment.

Walk the adjuster through **all damage, including hidden moisture**. Ensure they address matching issues for full restoration.

**06. Request a Detailed Adjuster Inspection**



**07. Don't Accept the First Settlement Offer Too Quickly**

Insurance companies may initially offer a lower payout than what you are entitled to. If the offer doesn't cover full repairs, **challenge the settlement with additional evidence**, contractor estimates, and policy language supporting your claim.

Save all emails, texts, and written correspondence with the insurance company, adjusters, and contractors. **Keep detailed notes** of phone conversations, including dates, names, and what was discussed.

**08. Keep Records of All Communication**



**09. Be Aware of Time Limits**

Most insurance policies have a statute of limitations for filing and disputing claims—**often as short as two years**. If additional hidden damage is discovered later, you may have limited options for recovery.

Insurance companies protect their interests—**Gavnat Public Adjusters protects yours**, ensuring full coverage, hidden damage assessments, and a fair settlement.

**10. Consider Hiring a Public Adjuster**

