



# PROPERTY CLAIM GUIDE

A Step-by-Step Resource for Protecting Your  
Property, Your Rights, and Your Recovery

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*Confidence Through Every Stage of Your Claim*



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SECTION 01

## What This Guide Is (and Isn't)

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This guide is designed to help you protect your property, your health, and the outcome of your insurance claim after damage occurs.

### What You'll Learn

- What to do in the first 24-72 hours after property damage
- What to document — and how to organize it
- How the insurance claim process typically works
- Common mistakes that can reduce your settlement

#### **Please Note**

This guide provides general educational information. It is not legal advice. Every policy and every loss is different. If you have questions about your specific situation, consult with a licensed professional.

#### **⚠ In an Emergency**

If there is an immediate threat to life or safety, call 911 first. Contact your utility providers if you need to shut off gas, water, or electricity.



## SECTION 02

# The Claim Golden Rules

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Your 60-second summary. These six principles should guide every decision you make during the claim process.

### 1 **Safety First**

Do not re-enter unsafe structures. Your well-being comes before any claim.

### 2 **Stop Further Damage**

Take reasonable steps to mitigate ongoing damage — but avoid unnecessary permanent repairs.

### 3 **Document Everything Before Cleanup**

Photograph and video all damage before any cleanup or demolition begins.

### 4 **Keep Every Receipt and Log**

Track every visit, phone call, purchase, and temporary repair with dates and details.

### 5 **Do Not Sign Away Claim Rights**

Never agree to scope or pricing until you fully understand your policy and the extent of the damage.

### 6 **Get Everything in Writing**

Request written confirmation of all carrier decisions, scope agreements, and denials.



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SECTION 03

## First 24 Hours Checklist

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The actions you take in the first day are critical. Use this checklist to stay organized and protect your claim from the start.

### Safety & Stabilization

- Shut off water, electric, and/or gas if needed; confirm the structure is safe to enter
- Secure the site as needed: tarp, board-up, temporary fencing, dehumidification
- Remove wet contents only if necessary to prevent further damage — photograph everything first

### Claim Activation

- Report the claim to your insurer (or agent) and request a claim number
- Ask: *"What is my deductible, and what coverages appear applicable?"*
- Ask: *"Will you assign a field adjuster? When can I expect the inspection?"*
- Ask: *"Do you have preferred vendor requirements?"* (You are typically not required to use them.)

### Initial Documentation

- Take wide photos of every room and exterior elevation, plus close-ups of all damage
- Record a video walkthrough with narration: state the date, time, what happened, and what you observe
- Save physical evidence: damaged materials, broken parts, fallen debris (when safe to do so)



## SECTION 04

# First 72 Hours Checklist

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The steps you take in the first three days often determine the strength of your entire claim. This is where preparation wins.

- Create a Claim Folder** — both paper and digital — to store all documents, photos, and correspondence
- Start a Claim Log** — record every interaction: date, time, who you spoke with, what was said, and next steps

### Track Additional Living Expenses (ALE)

If you've been displaced from your home, begin tracking all related expenses immediately:

- Hotel or temporary housing
- Meals above your normal costs
- Mileage and transportation
  
- Laundry services
- Pet boarding
- Storage and deposits

### Request Key Documents

- A full copy of your insurance policy, including all endorsements
- Your declaration page
- Any prior repair receipts, maintenance records, or pre-loss photos of your property

### If You Hire a Mitigation Company

- Ensure they document moisture maps, daily readings, equipment logs, and photos
- Obtain their work authorization and scope of work in writing
- Do not approve demolition beyond what is necessary to dry and secure — without clear documentation



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SECTION 05

## Understanding the Insurance Claim Process

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Knowing what to expect at each stage helps you stay in control and avoid costly surprises. Here's how most property claims unfold.

**STEP 1 Notice of Loss**

You report the damage. Your claim is officially opened and assigned a claim number.

**STEP 2 Investigation**

An adjuster inspects the property. You may be asked for statements, documents, and additional information.

**STEP 3 Coverage Determination**

The insurer reviews your policy and determines what is covered, what is excluded, and applicable limits.

**STEP 4 Scope & Estimate**

The carrier develops an estimate of the repairs needed and the associated costs.

**STEP 5 Payment**

An initial payment is typically issued, with supplements possible as the full scope of work is documented.

**STEP 6 Repair & Restore**

Your contractor completes the work. The insurer may request invoices and progress photos.

**STEP 7 Finalization**

Recoverable depreciation is released (if applicable), and the claim is formally closed.



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## Key Concepts Every Policyholder Should Understand

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### **ACV vs. RCV**

**Actual Cash Value (ACV)** is the depreciated value of your property. **Replacement Cost Value (RCV)** is the full cost to replace or repair with like-kind materials. Most policies pay ACV first, with the remainder released after repairs are completed.

### **Depreciation**

Depreciation reflects the age and condition of damaged items. It is typically withheld from initial payments and may be recoverable once repairs are completed and documented.

### **Deductibles**

Your deductible is the amount you pay out of pocket before insurance coverage applies. Some policies include separate wind or hurricane deductibles — review your declarations page carefully.

### **Ordinance or Law Coverage**

When repairs must comply with updated building codes, this coverage helps pay for code-required upgrades that go beyond the original construction.

### **Proof of Loss**

A formal, sworn statement of the damage and its value. If your insurer requests one, respond promptly — deadlines are strictly enforced.

### **Appraisal & Dispute Options**

If you disagree with your insurer's valuation, most policies include an appraisal provision or other dispute resolution mechanisms. Review your policy for specific procedures.



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SECTION 06

## What to Document: Your Evidence Package

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Thorough documentation is the foundation of a strong claim. Organize your evidence into three categories.

### Property Damage

- Photograph and video all damage before any work begins — and during repairs
- Note when the damage was discovered and what caused it
- Retain samples and damaged items when appropriate — do not discard critical evidence prematurely

### Contents (Personal Property)

- Create an inventory: item description, brand, model, approximate age, condition, and replacement cost
- Photograph damaged items in place, then again after removal
- Record serial numbers when available

### Time & Money

- Save receipts for every claim-related expense
- Collect contractor proposals, invoices, and change orders
- Keep a mileage log and record any time missed from work, if your policy allows



SECTION 07

## Mitigation vs. Repair

This is one of the most common areas where policyholders get burned. Understanding the difference is essential.

### Mitigation

Emergency steps taken to prevent further or worsening damage. This typically includes water extraction, tarping, board-up, and dehumidification.

*Mitigation is generally expected by your insurer and should begin promptly.*

### Repair

Permanent restoration of your property to its pre-loss condition. Repairs should align with the carrier's scope and your policy terms.

*Do not confuse "dry-out" with "rebuild." They are separate phases.*

### ⚠ Before Authorizing Large Demolition

Do not approve significant demolition without:

- Pre-demolition documentation (photos and video)
- A written rationale explaining why it is necessary
- Coordination with your overall claim strategy



SECTION 08

## Communicating With Your Insurance Company

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Clear, professional communication strengthens your position. Here are phrases you can use when speaking with your adjuster or carrier.

**CONFIRMING RECEIPT**

*"Please confirm receipt of these documents and advise what additional information you need."*

**REQUESTING WRITTEN DECISIONS**

*"Please provide your coverage determination and estimate in writing."*

**CHALLENGING A DENIAL**

*"If any portion is denied or limited, please cite the specific policy language supporting that decision."*

**SCHEDULING AN INSPECTION**

*"Please confirm the date and time of the inspection, and who will be attending."*

**UNDERSTANDING DEPRECIATION**

*"Please explain how depreciation was calculated for each line item."*



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SECTION 09

## Common Mistakes That Reduce Settlements

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Even well-meaning policyholders can inadvertently weaken their claims. Avoid these pitfalls.

- ✗ **Waiting too long** to report damage or begin mitigation efforts
- ✗ **Discarding damaged materials** or contents before properly documenting them
- ✗ **Accepting the first estimate** as final without review or supplementation
- ✗ **Failing to track ALE and expenses** — lost receipts mean lost reimbursement
- ✗ **Letting contractors steer the claim** without ensuring the scope aligns with your policy
- ✗ **Signing broad authorizations** without fully understanding what you're agreeing to
- ✗ **Posting claim details on social media** — statements can be taken out of context and used against you



## SECTION 10

# Red Flags — When to Slow Down and Get Help

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If any of the following situations arise, it may be time to consult a professional before proceeding.

- You're being pressured to sign documents immediately
- The insurer repeatedly delays inspections or goes silent
- The estimate doesn't match the obvious scope of damage
- The adjuster states something is "not covered" without citing specific policy language
- You notice lowball depreciation, missing line items, or gaps in the repair scope
- You're asked for a recorded statement and feel unprepared or uncertain
- Your loss is complex: large water damage, fire, structural movement, commercial property, or multi-trade rebuilds

### **Trust Your Instincts**

If something doesn't feel right about your claim, it's worth getting a second opinion. You have the right to ask questions and understand every decision being made about your property.



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SECTION 11

## How a Public Adjuster Helps

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A public adjuster works on your behalf — not the insurance company's — to help you navigate the claim process and pursue a fair outcome.

◆ **Policy Interpretation**

Reads and interprets your policy language, applying it to the real-world damage at your property.

◆ **Scope Development**

Builds a detailed, defensible scope of repairs with supporting documentation and pricing.

◆ **Documentation & Organization**

Organizes your evidence to meet carrier standards and strengthen your position.

◆ **Supplements & Negotiation**

Manages the supplement process and negotiates with the carrier on your behalf.

◆ **Stress Reduction**

Helps reduce confusion and avoid costly missteps so you can focus on recovery.

You always retain the right to make final decisions about your claim. Fee structures vary and should be reviewed carefully before engagement with any public adjuster.



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SECTION 12

## Frequently Asked Questions

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### **How long will my claim take?**

Timelines vary widely depending on the type and severity of the loss, the insurer's responsiveness, and the complexity of repairs. Simple claims may resolve in weeks; larger losses can take months.

### **Can I choose my own contractor?**

In most cases, yes. You generally have the right to select your own licensed contractor. Your insurer may suggest preferred vendors, but you are typically not required to use them.

### **Do I have to use the insurer's vendor?**

Typically, no. While your insurer may recommend vendors, you usually have the right to hire your own professionals. Review your policy for any specific requirements.

### **What if I already started repairs?**

Emergency mitigation is expected and should not be delayed. For permanent repairs, it's best to coordinate with your insurer first. Document everything regardless — photos, receipts, and before-and-after records can support your claim even if work has begun.

### **What is a supplement?**

A supplement is a request for additional payment when the actual scope of repairs exceeds the insurer's original estimate. Supplements are common and are part of the normal claims process.

### **What if I disagree with the adjuster's estimate?**

You have the right to challenge the estimate. Request a detailed explanation, obtain your own repair estimates, and ask about the appraisal or dispute process outlined in your policy.

### **What is recoverable depreciation?**

Recoverable depreciation is the difference between the Actual Cash Value and the full Replacement Cost Value. On most Replacement Cost policies, this amount is released after repairs are completed and documented.

### **Will filing a claim raise my premiums?**

It depends on many factors, including your insurer, your claims history, and the nature of the loss. Contact your agent or carrier directly for guidance specific to your situation.



SECTION 13

## Quick-Reference Templates

Use these templates to stay organized from day one. Print them or recreate them digitally — whatever works best for you.

### Claim Log

| Date | Time | Person / Company | Topic Discussed | Promises / Next Steps |
|------|------|------------------|-----------------|-----------------------|
|      |      |                  |                 |                       |
|      |      |                  |                 |                       |
|      |      |                  |                 |                       |
|      |      |                  |                 |                       |
|      |      |                  |                 |                       |
|      |      |                  |                 |                       |



### Expense Tracker

| Date | Category | Description | Amount | Receipt? |
|------|----------|-------------|--------|----------|
|      |          |             |        |          |
|      |          |             |        |          |
|      |          |             |        |          |
|      |          |             |        |          |
|      |          |             |        |          |
|      |          |             |        |          |

Categories: ALE (hotel, meals, mileage, laundry, pet boarding, storage), Mitigation, Materials, Other

### Contents Inventory

| Item | Brand / Model | Age | Condition | Est. Replacement Cost |
|------|---------------|-----|-----------|-----------------------|
|      |               |     |           |                       |
|      |               |     |           |                       |
|      |               |     |           |                       |
|      |               |     |           |                       |
|      |               |     |           |                       |
|      |               |     |           |                       |



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## Document Checklist

- Full insurance policy (including endorsements)
- Declaration page
- Claim number and adjuster contact information
- Photos and video of damage (before and during repairs)
- Insurer's estimate / scope of loss
- Contractor proposals and invoices
- Mitigation company documentation
- Receipts for all claim-related expenses
- Contents inventory
- Claim log (all communications)
- Correspondence with insurer (letters, emails)
- Proof of Loss (if requested)



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SECTION 14

## Important Disclaimers

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This guide is intended as general educational information only. It does not constitute legal advice, and should not be relied upon as a substitute for professional counsel.

Coverage under any insurance policy depends on the specific terms, conditions, exclusions, limits, and facts of each individual loss. Always review your own policy and consult with a licensed professional for guidance specific to your situation.

In the event of an emergency, contact local authorities and utility providers immediately. Do not attempt to re-enter damaged structures or perform work that may be unsafe.

When repairs or mitigation are necessary, use licensed, insured professionals. Do not perform work that exceeds your qualifications or puts your safety at risk.

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SECTION 15

## Next Steps

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If you're unsure what to do next, we can help you understand your policy and organize your claim.



### Schedule a Claim Review

Our team is here to help you navigate the process with confidence. Whether you're just getting started or need a second opinion on an existing claim, we're ready to assist.

**PHONE**

(214) 831-8691

**EMAIL**

[info@hca.claims](mailto:info@hca.claims)

**WEBSITE**

[www.hca.claims](http://www.hca.claims)

**REQUEST A CLAIM CONSULT**

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