

Wright Flood – Claims

August 5, 2014

Tips for the Policyholder

Below are the tips the adjuster will cover with policyholders with their first contact.

- Carefully read the policy to review the coverage you purchased.
- Prepare an inventory of the personal property that has been damaged and separate this from the undamaged personal property. Store in a protected area to prevent theft, <u>not</u> out in the open or in the yard. If trash is to be picked up by the local community, take photos of the damaged property and give them to the adjuster.
- Document your damaged building and personal property with photographs or video.
- Dry out the area as best as possible.
- If carpet has been covered with water, remove carpet and carpet pad. Keep a 2 square foot piece of the damaged carpet for the adjuster.
- Keep Oriental rugs wet. Roll them wet and take to professional cleaners for proper cleaning/evaluation.
- Run Air Condition, dehumidifier and fans constantly. If A/C unit does not operate, contact HVAC technician for repair and evaluation.
- Disconnect computers and appliance from electrical sources.
- Open cabinet doors and elevate furniture to allow air movement.
- Wash wet CD's or LP records with warm water and dry with a soft cloth.
- Put wet books or photo albums on edge into a frost-free freezer to try to save them.
- Test drywall for moisture softness after floodwater recedes. If soft, cut holes at base level to facilitate drying.
- Try to find purchase receipts, invoices, etc. for damaged property.
- Provide adjuster with documentation supporting completed repairs from prior flood claims.