



When Disaster Strikes

What to do after an insured homeowner's loss occurs

Contact your insurance company as soon as possible. Provide them with as much detail as you can about the damage to your property and provide all phone numbers where you can be reached.

- Take photos to document the damage.
- Make temporary repairs to protect your property. This may include boarding up windows, tarping roofs, covering furnishings and drying out wet items or carpets. Keep all bills and receipts from repairs.
- Do not throw out damaged furniture or other expensive items. The adjuster will want to review them.
- Create a list of the items that you wish to bring to the adjuster's attention.
- Keep the name and telephone number of your adjuster in case you need to contact him/her to provide additional information.
- Obtain a copy of the estimate report and ask questions if you do not understand it.
- Obtain prior agreement from your insurance adjuster before you contract for repairs.

Contact your insurance producer to discuss and understand your exact policy coverages and ask for a copy of the policy if it has been lost or destroyed in the disaster. Ask if your insurance company has a mobile app to access information.

You may be insured for “**Additional Living Expenses**” to cover your living expenses while your residence is being repaired/rebuilt. Be sure to ask about this along with any restrictions on amounts. Save your receipts.

What the Division of Insurance can do to help

We can assist you with answers to your general insurance questions, help you obtain information and advise you on how the process should work.

We suggest you work with your insurance producer, insurance company and adjuster first to resolve the insured loss to your satisfaction per the terms of your contract.

If you would like the Division to assist you with a problem regarding your insurance company you can file a complaint electronically on our website at dlr.sd.gov/insurance or contact our office to speak with a complaint analyst regarding this or other general insurance questions that you may have.