

Don't Make These **Home Insurance Claims Mistakes**

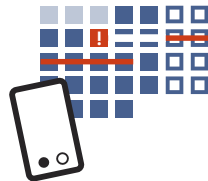


Navigating the intricate landscape of home insurance claims can be daunting, and **avoiding common mistakes is crucial to ensuring a smooth and successful process.** Whether you're a first-time homeowner or a seasoned one, understanding the pitfalls to avoid can make a significant difference in the outcome of your claim.

The following are the most common home insurance claims mistakes and how you can avoid them:



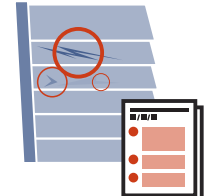
Failing to understand policy details—Reviewing your homeowners insurance policy to understand what may or may not be covered and to what extent is essential.



Waiting to make a claim—It is essential to notify your insurance company as soon as possible when you need to make a claim. The sooner you file a claim, the sooner it can be resolved.



Cleaning up before a claims adjuster arrives—When you make a claim, keeping your property as is will be essential so your insurance company can assess the damage accurately. If you clean up before they arrive, you may not be eligible for the total amount of your claim.



Failing to document damage properly—Take pictures and videos of the affected area, even if the damage seems minimal.



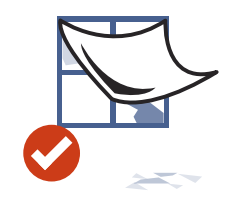
Making permanent repairs too soon—Make only temporary repairs until the incident has been appropriately assessed.



Filing too many claims—Avoid making claims for minor, inexpensive incidents. The more claims you make, the more expensive your premiums will be.



Using poor communication—Be clear, concise and timely with your communications to avoid delays or misunderstandings in your claim.



Neglecting to mitigate further damage—If you fail to prevent more damage from occurring, your insurance company may reject or reduce the claim. For example, if a pipe bursts in your home, you should promptly turn off the water supply.

Contact us today to learn more about homeowners insurance.