## After the storm



Support • Oversight • Knowledge

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Home Insurance Claim Form

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Set yourself up for a successful claims settlement process.

Review your rights and responsibilities under your policy.

Understand the different kinds of claims adjusters and seek clarification regarding the claims handling process from the insurer. Who are you hiring? Carefully consider your options in hiring and signing agreements with contractors and public adjusters.

The aforementioned can greatly impact the process and settlement of your claim.

Know your deductible. Is the damage minor? You may decide to repair the damage without filing a claim.

Keep in mind that claims impact premiums and policy renewal. Hidden Damage? Consider hiring a contractor to inspect your home for wind driven water or other damage as it may be concealed without a hands on review.

Damage discovered later may be considered pre-existing and result in a denied claim.



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The Alaska Division of Insurance encourages you to review our Post Disaster Claims Guide at this time. *For more information visit:* insurance.alaska.gov (907) 269-7900