

# If your home is damaged

## If Your Home Is Damaged

Move damaged property to a protected area and begin cleaning and drying items damaged by water. However, you should not dispose of any items you believe may be a complete loss until an insurance company representative has examined them. Take photographs to show the way things look before you begin cleaning and repairing, and be sure to keep receipts for all cleanup expenses.



*Property Damage*



Most homeowners policies cover materials and reasonable labor expenses for temporary and emergency repairs in addition to any final repairs. Ask your company representatives whether the company will compensate you for work you do yourself. Keep all receipts.

Call your insurance agent to file a claim. If your agent is unavailable, call your insurance company directly and ask for the claims department. The company's phone number is listed in your policy or can be obtained through the NC Department of Insurance at 855-408-1212.

<https://www.ncdoi.gov/>