



KW Insurance Agency

## How to Report a Homeowners Claim

### Tips and Advice

#### Important First Steps

- Take reasonable steps to prevent potential safety risks and/or further damage.
- If the loss is caused by theft, notify the police.
- Notify banks and credit card companies about any missing debit or credit cards.
- Keep accurate records of what you spend repairing things.
- Separate items that may be cleaned and/or repaired.
- Check with your claim representative before you discard any items you plan to claim as damaged.
- Review your policy for specific coverage information.

#### If Anyone is Injured

- Report it immediately to your agent.
- Obtain names and addresses of any witnesses.
- Don't make voluntary payments, obligations or expenses outside of emergency first aid.

#### When Someone Files a Claim Against You

- Report your claim and State Farm will conduct an investigation to assess the allegations.
- State Farm will pay claims you are legally liable for, subject to the terms and conditions of your policy.

#### Settling a Claim

- We'll ensure the company pays to repair or replace your damaged property, subject to the terms and conditions of your policy.
- If applicable, check with your mortgage company about how they handle claim payment.
- Check with your professional KW Insurance agent or claim representative with questions.