What to do when you need to file a claim: your complete guide.

A loss should never leave you feeling lost. Knowing what to do when you need to file a claim can make a stressful situation easier to navigate. Whether you're dealing with vehicle damage, a home emergency, or another covered loss, acting quickly and having the right information can help move the claims process forward.

These are the nine steps you should follow after filing a claim.

1. **Ensure everyone is safe.** Assess yourself and any individuals who were involved in the accident or damage. Are there cuts or injuries that need to be addressed? If so, call 911 right away. Move to a safe location if the area is not secure or poses additional risk.

2. **Take steps to prevent additional damage.** Within reason, work to stop additional damage. This could include shutting off a leaking water line, turning off damaged utilities, covering an exposed roof, or evacuating the premises. Keep receipts for any temporary repairs you have made.

3. **Report the incident to the appropriate authorities.** For example, call the police after an auto accident when required by law. Report theft, vandalism, or burglary to local law enforcement. Obtain reports from the fire department or other emergency responders when applicable.

4. **Document the damage.** Gather as much information as possible to support your claim. Take videos and photos of the damage and any additional belongings that were affected by the incident.

If other parties were involved, gather names, contact information, insurance details, and witness information when possible. The more documentation you have, the easier it will be when filing your claim.

5. **Find relevant paperwork and account numbers.** Locate any receipts, warranties, or paperwork related to the claim. Find the account numbers for your insurance policy so you can easily relay them to your insurance agent.

6. **Contact your local, independent agent.** Contact your local, independent insurance agent or insurance company as soon as possible to report the loss. Be prepared to provide your policy number, the date and time of the incident, a description of what happened, and any photos or documentation you've gathered.

7. **Work with your claims adjuster.** After your claim is submitted, a claims adjuster may contact you to review the loss, inspect the damage, request additional documentation, and explain the next steps.

8. **Review estimates and repairs.** Before approving any major repairs, check with your insurance company to see what repairs are covered, if estimates are required, and what documentation has to be submitted.

9. **Stay in communication.** Keep copies of any emails, estimates, invoices, receipts, and other claim-related communication. Respond to questions from your agent, claims adjuster, or insurance company right away to help keep the process moving forward.

Knowing what to do when you need to file a claim can help keep the process fast, fair, and smooth every time. For more information and peace of mind, talk to a local, independent agent today.

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