

Property Insurance Claim Checklist

Safety checklist

When damage or injuries occur at your property, take these steps:

- **Check to see if anyone is injured.** Call 911 for medical, fire and/or police assistance (if needed).
- **Ensure your residence is safe.** If you evacuated your property, don't re-enter it until local authorities have declared the area safe. If your property is unlivable or inaccessible, Horace Mann can help you find temporary housing. Keep all receipts related to temporary housing.

Report your claim as soon as possible [online](#) or by calling [800-999-1030](tel:800-999-1030).

Document

- **Identify officers.** If the fire and/or police are contacted, retain officers' names and phone numbers as well as fire/police report numbers.
- **Document what happened.** Recording a voice note on your cell phone can help you remember key facts later. Take photographs of the damage.
- **Begin a list of damaged or stolen items.** The sooner you begin writing items down, the better. Add to the list as you remember items or find additional damaged goods.
- **Secure the property.** Make emergency repairs to protect property from further damage as best as you can. Cover leaky roofs or holes with plastic sheeting or tarps. Check all doors (including garage door openings) and windows. If you incur any costs, keep all receipts and give them to your claim adjuster.