

Artur Hiaeve Speaks About How to Make a Home Insurance Claim

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MIAMI, FL, UNITED STATES, October 20, 2020 /EINPresswire.com/ -- Your home is the most valuable asset that needs to be protected at all costs. According to [Artur Hiaeve, an](#) insurance consultant, having adequate home insurance policy is the best way to protect your home and family. Home accidents such as injuries, fires, burglaries and even damages from natural disasters are all crucial factors to consider when buying insurance. People purchase insurance with the hope that they may never have to file a claim, and that's why many people in America do not know how claims are filed.

[Artur Hiaeve suggests](#) also learning how to file a home insurance claim to save time and resources when the worst happens. In the event of an accident, it is quite essential that you act fast and inform your insurance provider on time. This helps settle the claim and get you back to your everyday life as soon as possible.

Do what you can to stop the damage, if it is too dangerous, keep distance, suggests Artur Hiaeve.

If there is a fire that broke out in your home, do what you can to keep it down. If it is too dangerous, stay away from the house till the fire extinguisher arrives. You can use these few minutes to call your insurer. Additionally Artur Hiaeve suggests making sure that everyone is safe before making any calls. If there are injuries, an ambulance should be contacted immediately.

Call your insurance when the events are still fresh in your mind, says Artur Hiaeve. According to the renown insurance consultant, you should call your insurance as fast as possible. If it is a burglary, you may want to start by informing the police. He also suggests having all the information with you when calling to make things simpler and straightforward. Your insurance provider may request you to stay away from the house if it is a significant claim. This is to allow an insurance adjuster to assess the damage and determine what items will be replaced and which ones will be repaired, confirms Artur Hiaeve.

Don't throw away damaged items, but take videos and photos for evidence, suggests Artur Hiaeve.

How do you convince your insurer that you owned an item when you just threw it away? Instead

of throwing what you 'assume 'is too damaged, [Artur Hiaeve recommends](#) using that time to take photos and videos and document the evidence. While it may be tempting to do some thorough cleanup, you don't want to lose or interfere with the claim process, explains Artur Hiaeve. Your insurance provider must assess the level of damage, before approving and settling you.

Remember to prepare yourself mentally for such a moment, says Artur Hiaeve. According to Hiaeve, filing a claim can be traumatizing, confusing and saddening. That is why policyholders are advised to be ready to take action when it happens. Depending on the accident, you will want to know how to provide correct details as required by your insurer, perform first aid to injured individuals and also save what can be saved while still maintaining safety precautions.

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