

# 3 Things Homeowners Need to Do Before Experiencing Property Damage

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/EINPresswire.com/ -- "Unfortunately, many homeowners are not prepared to deal with property damage. They purchase a beautiful property, insure it, and believe they can then forget about it. But that is not true. A homeowner who doesn't properly plan for property damage is much more likely to experience issues with insurance claims," states Lee Anderson, owner of [Aftermath Adjusters & Consulting](#), LLC. "Yearly planning lets homeowners discover issues before they have a problem. Then, they have an opportunity to fix those problems before they have to file a claim."



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*J. Lee Anderson*

Anderson recommends that homeowners perform an annual home checkup that covers three essential areas. Doing so will help homeowners be more successful when filing insurance claims.

## #1: Look For and Remedy Maintenance Issues

According to Anderson, having maintenance issues can allow an insurance company to deny a claim. That's because homeowner policies state that policyholders must

maintain their homes by fixing normal wear and tear issues. Failure to do so means the policyholder has failed to abide by the terms of the insurance contract. Therefore, if they submit a claim, the insurer has the right to deny it.

"Let's imagine for a minute that a home goes through a mild tropical depression. The winds ripped off a couple of shingles, but the homeowner chose to ignore that. Now, they leave on

vacation. While they are visiting friends in Indiana, a tropical storm dumps six inches of rain on their home. Water leaks into the attic and causes the kitchen ceiling to fall in. They come home to a real mess and file an insurance claim. Their insurer denies the claim stating that the homeowner didn't repair the shingles and that was the cause of the damage and not the storm. Unfortunately, this happens all the time."

Here are several areas homeowners should inspect at least yearly:

- Roof: Shingles are not sinking or curling; there is no mold or rot; the soffits and fascia show no decay; any flashing for chimneys or vent pipes is tight.
- Gutters: Clean; no rust; attached to the home; water in downspouts moves away from the foundation
- Siding, exterior, and foundation: Wood is not touching the ground; foundation shows no stains, cracks, sagging; siding is tight; vegetation is clearly away from exterior of home
- Windows and doors: Frames are intact; joints are together and caulked; glass is not broken; screens are intact
- Property: Look for standing water which can be a sign of sinkholes; tree branches do not touch the home; other structures show no damage
- Attic: Look for decay and water stains; check that ventilation is sufficient
- Other rooms in the house: Check for water stains; fix broken electrical outlets; note other issues

## #2: Create and Update a Personal Property Inventory

"Every homeowner should have a personal property inventory. If they don't have one, they need to create one today. Then, and just as importantly, they need to update this inventory yearly to reflect new purchases," states Anderson.

When creating a personal property inventory, homeowners should list their possessions and as much information about each possession as possible. Some information to consider includes:

- Photos or video
- Receipts
- Warranties
- Instruction manuals
- Appraisals
- Serial numbers

Finally, Anderson cautions homeowners to store the inventory in a safe place. "A great place to store a personal property inventory is a safety deposit box. Homeowners can also email their list to friends and family or store the information in the cloud. The point is to be sure the list is not stored in the home where something like a home fire could destroy it."

## #3: Reassess the Home's Value

“One thing homeowners should never do is assume that they have enough insurance. The truth is that a majority of US homeowners don’t,” states Anderson. “Homeowners don’t realize that various things can change their home’s value considerably. That’s why we suggest a yearly review.”

Why might homeowners need more insurance? Here are a few reasons to consider:

- The home values in the area have increased
- The homeowner has more possessions now than they did when they took out their initial [insurance policy](#)
- The cost of building materials has increased
- They remodeled or renovated the home, increasing its value

Aftermath Adjusters recommends that homeowners review their policy regularly. “It’s the only sure way for them to know that they have enough coverage,” says Anderson.

Homeowners shouldn’t wait until a disaster strikes to find out they aren’t adequately prepared. By following these three steps, they can be more confident that they will be ready should a disaster happen.

#### About Aftermath Adjusters & Consulting

Aftermath Adjusters & Consulting, LLC a [public adjuster](#) firm with 50+ combined years of experience who advocate for homeowners when negotiating and appraising an insurance claim. Public Adjusters are licensed and trained insurance claims adjusters who work with claims from the initial inspection, gathering and providing the insurance company the documents needed to fully investigate a claim, preparing a professional estimate, negotiating the claim, and meeting at all on-site inspections. Aftermath Adjusters & Consulting has experience with hurricanes, floods, fires, mold, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

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