

# Insurance Expert Michelle Hall Details How to Prepare Before Filing a Homeowners Claim for HelloNation

*What steps should homeowners take before filing a homeowners claim?*

FRIENDSHIP, NY, UNITED STATES, October 6, 2025 /EINPresswire.com/ -- What steps should homeowners take before filing a homeowners claim? A [HelloNation article](#) featuring Michelle Hall of Schenk & Miles Agency, Inc. offers practical advice on how to evaluate damage, review your insurance policy, and avoid unnecessary costs. The article highlights how careful preparation can protect both your home and your long-term financial health.

The first step before filing a homeowners claim is documenting the damage. Hall emphasizes the importance of taking clear photos from multiple angles, including timestamps when possible, and saving any related receipts. This creates a strong record for your insurer and provides protection if disputes arise later. Without proper documentation, the claims process may become more difficult or result in delays.

Reviewing your insurance policy is just as critical. Every policy includes a deductible, the amount you must pay out-of-pocket before coverage applies. In many cases, the cost of repairs may fall close to or even below this deductible. The HelloNation article explains that filing a homeowners claim in these situations may bring little benefit and could still lead to an increase in future premiums.

Understanding premiums is key. Insurance is designed to safeguard against significant losses, not minor maintenance issues. Using your policy for small repairs can impact your claims history and affect renewal terms. Hall notes that small issues may cost less to fix out-of-pocket than the long-term increase in premiums that comes with filing frequent or low-value claims. Making this calculation before submitting a homeowners claim can save money in the long run.



Michelle Hall

Another step that often gets overlooked is consulting with your insurance agent. Speaking directly with an agent helps clarify whether filing makes sense, how it might affect your policy, and what documentation is required. Agents can also connect you with trusted service providers if repairs are necessary. According to the HelloNation article, this professional guidance provides peace of mind and ensures that decisions are made with a full understanding of the insurance policy.

Hall underscores that preparation is not just about handling the immediate damage but also about protecting your financial stability. Filing a homeowners claim without considering the deductible, the cost of repairs, or the impact on premiums may leave homeowners with unexpected consequences. By pausing to evaluate, review the insurance policy, and seek advice, homeowners can avoid missteps that might affect their long-term coverage.

The article concludes that making an informed decision before filing a homeowners claim is one of the best ways to ensure your policy works as intended. Documentation supports your case, a clear understanding of the deductible helps weigh costs, and an honest review of premiums prevents unpleasant surprises later. Consulting an insurance agent ties it all together, allowing homeowners to approach the process with confidence.

In short, the HelloNation feature makes clear that preparation today leads to better protection tomorrow. By following these steps, homeowners safeguard both their property and their peace of mind, ensuring their coverage works when it matters most.

The full article, titled ["What to Do Before You File a Homeowners Claim"](#), features Michelle Hall of Schenk & Miles Agency, Inc. and is available now on HelloNation.

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