

Policyholder's Claim Checklist

A step-by-step guide to documenting and reporting a property insurance loss in Kentucky.

1. Immediately after the loss

- Ensure everyone is safe and contact emergency services if needed.
- Make reasonable temporary repairs to prevent further damage (tarp roofs, board windows). Save all receipts.
- Do NOT discard damaged property until your adjuster has inspected it.

2. Document everything

- Photograph and video every damaged room, item, and structural area — interior and exterior.
- Create a written inventory: item, brand, model, age, estimated value, and condition.
- Locate your insurance policy, declarations page, and any prior inspection reports.

3. Notify your insurance carrier

- Report the claim by phone and in writing. Note the claim number, adjuster name, and time of every call.
- Request a complete copy of your policy if you do not have one.
- Ask for the carrier's required Proof of Loss form and the deadline to submit it.

4. Working with adjusters

- You are entitled to hire a licensed Kentucky public adjuster to represent YOUR interests — not the insurance company's.
- Verify any adjuster's license at insurance.ky.gov before signing a contract.
- Never sign a Proof of Loss, release, or settlement without fully understanding it.

5. Track the claim

- Keep a claim diary: date, who you spoke with, what was said, and next steps.
- Save every email, letter, and estimate. Send important communications by certified mail.
- If you disagree with the carrier's offer, you may invoke appraisal or seek licensed representation.