



# Common Home Insurance Claims Checklist

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**Water Damage**, including losses caused by water other than flooding, such as a burst pipe.

- Clean Your Gutters.** Clogged gutters and downspouts can cause water to back up into your home, create ice dams or cause erosion around your foundation, which can allow water to pool. Clean gutters at least twice a year.
- Gear Up.** Set up water-detection devices around common leak culprits, such as washing machines, water heaters and dishwashers. These can be simple alarms, or they can be connected to Wi-Fi to notify you on your smartphone.
- Keep Up Your Sump Pump.** Test your sump pump to make sure it's ready for the real thing by filling the sump pit slowly with water and ensuring that it turns on and drains properly.
- Upgrade Washing Machine Hoses.** Don't let out of sight become out of mind. Your washing machine hoses can become brittle and leaky over time, so replace them every five years.

**Burglary**, including damage to your home, as well as most property damaged or stolen.

- Shine a Light.** Set up motion-sensor lighting around your home—especially around entrances—to help deter thieves.
- Play Hide and Seek.** Don't keep spare keys under the welcome mat or in a fake rock. Leave a spare with a trusted neighbor, or hide it in a discreet place away from the house.
- Lock Up.** It might seem obvious, but be sure all doors and windows are locked when you leave your home, even if you're only going to be away for a few minutes.
- Get Alarmed.** A home alarm system not only gives you peace of mind, but it can also help lower your homeowners insurance premiums.

**Wind and Hail Damage**, including losses caused indirectly, such as by a tree limb that fell due to a storm.

- Batten Down the Hatches.** Before a storm, secure items such as outdoor furniture, sports equipment and grills by tying them down or putting them in a shed or garage.
- Check Your Protection.** Siding and roofing provide a layer of defense around your home, so make sure they don't have any loose or damaged pieces. When replacing your roof, consider using material designed to withstand hail.





# Common Auto Insurance Claims Checklist

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**Crashes**, including everything from a rear-end collision to a single-car crash.

- Ditch Distractions.** One of the most common causes of collisions is distracted driving—so put down the phone when you're behind the wheel.
- Keep Away.** Avoid causing a rear-end collision by keeping a safe distance from the car in front of you—especially in wet or snowy conditions.
- Take the Wheel.** Wearing your seatbelt and keeping your hands at 9 and 3 o'clock can help you avoid injury—and injury claims—in an accident.
- Drive by the Book.** Following the speed limit and obeying traffic laws aren't just the right things to do; they can also help you avoid accidents.

**Parked Vehicle Damage**, including dings and dents from shopping carts or other drivers.

- Gimme Shelter.** Hail can wreak havoc on your car, so when possible, park in a covered area or garage to avoid dings and dents.
- Park Safely.** When parking on the street, avoid high-traffic areas, park close to the curb and fold in your mirrors.

**Windshield Damage**, including cracks and chips.

- Stay Back.** Most windshield damage is caused by rocks and debris kicked up by large vehicles—so follow these vehicles at a safe distance.

**Theft**, including vehicle damage. (Homeowners insurance will cover any stolen property.)

- Have a Bright Idea.** When leaving items in your car, park in a visible, well-lit area to help keep yourself and your belongings safe.
- Stow Your Stuff.** Make sure valuable items in your car aren't visible. Put them in the console, glove compartment or trunk.

