

Steps to Take After a Loss



This checklist will guide you on what to do after a loss occurs to minimize further damage and keep yourself and others safe. As a reminder, please report any potential insurance claim to your agent or USLI as soon as possible.

Roof Damage

- _____ Contact a licensed and insured roofer to tarp the roof in the event it is leaking or exposed. Please retain receipts for the claim adjuster's review and consideration.
- _____ Do not access the roof on your own. Wait for the licensed and insured roofer to assess any damage.
- _____ If you see water or water stains that may have leaked from the roof around electrical lines, appliances, or outlets on the ceiling/walls, do not touch or go near them.
- _____ If it is safe to do so, turn off the circuit breaker(s) for the wet/damaged areas of the building to prevent further issues.

Pipe Burst or Leak

- _____ Contact a licensed and insured plumber to repair the source of the leak. If you are a tenant, please immediately contact your landlord to request the claim be reported to the landlord's insurer.
- _____ Contact a licensed and insured remediation contractor to remove any standing water, dry the area and provide you with an estimate of costs. If you are a tenant, please confirm with the landlord that they will contact a mitigation or restoration contractor to do water extraction and drying of the property.
- _____ If standing water is present, do not enter the room without turning off the electrical power first. Entering a room with standing water, especially in basements or any area with electrical hazards, can be very dangerous.
- _____ If it is safe to do so, turn off the water to the house. Knowing the location of the valve that shuts off the water main is important so it can be easily located in case of an emergency. *Note: Your utility company may be able to cut off the water remotely in case of emergency.*
- _____ If there is no standing water present, remove valuables from the area and place them elsewhere to dry.

Broken Window

- _____ Contact a licensed and insured glass repair/installation company to board up the damaged window openings (if necessary) and provide an estimate to replace the window.
- _____ If there is broken glass on the ground inside or outside, clean it up safely and quickly.
- _____ Use safety cones or caution tape to create a barrier around the area of broken glass inside or outside to ensure no one mistakenly steps on it and gets injured.
- _____ Wear heavy-duty gloves and boots to ensure your safety while cleaning up the glass. Collect as many large pieces of glass as possible, and put them in a heavy-duty garbage bin.
- _____ Sweep the area around the broken window to get smaller shards. If possible, vacuum the floor to get rid of any excess debris.

Parking Area or Sidewalk Damage

- _____ Inspect the entire property for any and all possible cracks and/or uneven areas.
- _____ If there are sidewalk cracks or potholes in the parking/walking area, schedule permanent repairs from a licensed and insured contractor promptly. Depending on the timing and location, this could take days or weeks.
- _____ While waiting for repairs to be done, block off the damaged and/or uneven areas. If this is not possible, place a sign or utilize brightly colored spray paint to identify the damaged area and alert all individuals of the hazard.
- _____ Continue to monitor your premises for possible trip and fall hazards so damages can be identified and repaired before an incident occurs.