



How to protect your rights after home or property damage

Description

Disaster can strike when you least expect it and, whether due to natural disasters, like floods and fire, or human-caused incidents, the financial losses of property damage can be absolutely devastating.

Unfortunately, the damage itself is not where your worries end – in many cases, insurance claims can cause major headaches too. It's not uncommon that insurance companies fail to provide timely, appropriate compensation or, even worse, deny legitimate claims altogether.

So, here's what you need to know to safeguard your rights and maximise the strength of your claim.

Document everything thoroughly

The first and most important step is to document the damage as well as you can, as soon as it happens. The best thing to do is take videos or photos of all affected areas before making any changes. Do not move anything, do not clean or otherwise repair the damage.

Capture it from different angles, including some close-ups and wide shots, ensuring everything is visible and in good quality. If possible, include timestamps of the event and when the images were taken. Documentation is your most powerful evidence, as it shows the *true* extent of the damage and losses, before you have to make temporary amends.

Notify your insurance company promptly

Most insurance policies ask you to report damage *within a reasonable time*. This means that delaying notification could jeopardize your claim, so do not wait too long. They may also want to get an inspector to visit your property, in which case it's best they do that early on.

When you contact your insurer, stick to the facts and avoid any speculation about the cause of the damage, unless you're 100% certain (e.g. a wildfire that devastated the entire neighbourhood).

Make sure to ask what deadlines apply as well as what forms and documentation they need from you for a successful claim. Keep a record of every communication, including dates and name of the person you spoke with.

Understand your policy

This step is essential – every insurance company and each client may hold a different policy, which will depend on the costs and pre-agreed level of cover. As such, what your neighbour's insurer says may be completely different for you.

Therefore, it's important to read through your policy again and make sure you understand exactly what you're entitled to in your scenario. Pay attention to things like limits or deductibles as well. Knowing your rights and the insurer's obligations will help you avoid accepting less than you're actually owed.

When to get a property damage attorney?

A [property damage attorney](#) specialises in protecting your rights and ensuring you receive the compensation you're entitled to. They will thoroughly review your policy, identifying what you're covered for and helping you present the strongest evidence possible to support your claim.

Hiring one may not be necessary if your insurance company is collaborating with you as they should. However, as soon as you start noticing considerable delays in communication, receive an inadequate offer (less than what you're supposed to get) or outright denial of your claim, an attorney will play an important part in winning your case.

Better safe than sorry

Property insurance claims can be a messy business, as these companies almost never have your best interest at heart. So, you really cannot be too cautious in this situation. Diligent organization of documents and evidence is a must and, in some cases, seeking legal help too.

Category

1. Legal / Administrative

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1. Real Estate

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