

IF YOU HAVE A CLAIM

1. File the claim with your insurer as soon as possible:

We are here to help guide you through the process. However, claims are handled in the order they are received, so getting the claim reported to the insurer is key. Once reported, we can help guide you through the process. We even have licensed claims professionals on staff.

2. Don't know your Insurer's claim reporting contact information?

[Visit our Insurer Contact List](#) for the most common insurers. If your insurer does not appear on the list, contact your designated AHT Team or call 800.648.4807 for direction during normal business hours.

3. How to speed up and help the claim process:

- Remediate the damage as soon as possible when it is safe to do so
- Send photos of damage, including photos before damage (if possible) to your adjuster
- Create a list of damaged property, including description, cost and receipt, if possible
- Keep damaged property for the adjuster to review – some policies, such as flood insurance, require that the insured retain damaged property for an inspection. While you may wish to remove the soggy carpeting, so mold doesn't develop, simply refrain from having the damaged items hauled away until the adjuster approves doing so
- Keep a detailed journal of your emails and calls with insurance companies and adjusters so you can proactively manage the process
- Call us or your insurer for preferred vendors before signing with an unknown Contractor