

What To Do After a Loss to Your Home or Property

Promptly report the loss to Travelers by calling 800.CLAIM33 (800.252.4633). Knowledgeable claim professionals are available 24 hours a day, 365 days a year. The faster you report your claim, the sooner we can help you.

Protect property from further damage by arranging for reasonable temporary repairs as soon as possible. For example, if windows are broken, have them boarded up to protect your home and property against vandalism or weather damage. For your convenience, Travelers offers a network of independent contractors who may be able to perform temporary repairs or water extraction and clean-up to prevent further damage in the short-term.

Keep an accurate record of all temporary repair expenses (e.g., bills and/or material receipts) so that you can add the amount to your claim. Also, keep an accurate record of any and all expenses incurred to be considered for possible reimbursement. Please do not make any permanent repairs until the insurance adjuster has had a chance to review the damage.

Determine the damage to your personal property (contents). Make a written list of what was damaged. To be as accurate as possible, please include the manufacturer, brand name and the place and date of purchase. We recommend beginning this process by dividing your list into broad categories such as location (e.g., living room, bedroom #1, bedroom #2). If available, photographs, videotapes or personal property inventories are valuable resources during the itemization process.

Separate damaged and undamaged property. In order to complete a full assessment of the loss, your Travelers claim representative will need to inspect all damaged property. If possible, place damaged items in a secure area where they can be inspected. If you are unsure about any item, please include it with the damaged property.