

**I have damage on my
property! What do I do
now?**

It's okay; we've got you. The first thing we need to do is make sure you and those around you are in a safe place. In situations of water or fire damage, it could be in your best interest to get off the property until it is restored.

Think of this as a vacation while we work our hardest to get your house restored and back to normal!

Sometimes it's easier to see the steps on what you should do if this situation ever happens to you or a friend, so here are our steps that you can take too:

1. First and foremost, make sure you and those around you are safe (Children, family, friends, coworkers, neighbors).
2. Assess damage to see if it warrants an insurance claim.
3. Take photos, videos, and notes of what happened and what was affected. Tell your story in a video, pointing to what you are talking about.
4. Assess the property for actions that might need to be taken immediately to minimize secondary damage. This can include turning off the water, extraction, temporary repairs, tarping a leaking roof, board-ups, and having a plumber repair a water line/appliance failure.
5. File a claim with your insurance company.

Then let us step in!

We do this a lot and have trained our employees to do their best to help ease this hectic time; let the Covenant team take some of the stress off your shoulders.

6. Hire Covenant Restorations Inc. to assist you in your property damage claim. At this point, Covenant will begin documentation, mitigation, and discussions with you and your insurance company to move forward on the claim.
7. If your property is uninhabitable or partially uninhabitable, check with your insurance to see if your policy covers "Additional Living Expenses (ALE)."
8. Advise Covenant as soon as you are notified of a date your adjustor will be visiting. We always find it helpful and quickest to meet the adjustor onsite.
9. Contact your mortgage company to start the process of releasing any checks. The insurance checks may include the mortgage company on the "Pay to the order of" line, which will require their involvement.

And lastly

10. Celebrate, pop the cork we are finally getting back to normal! If you loved our team and how we helped in this effort to get back to pre-loss condition, please give us a review, and tell friends and family members so we can continue to help.