

[Date]

[Policyholder Name]

[Property Address]

[City, State, Zip Code]

Re: Claim Instructions for Policy Number: [Insert Policy Number]

Dear [Policyholder Name],

We are sorry to hear about the damage to your property caused by the recent [Natural Disaster Type/Flood]. To process your insurance claim as quickly as possible, please follow these instructions:

### **1. Document the Damage**

Before you begin cleaning or making repairs, take clear photographs and videos of all damaged areas and items. This includes structural damage to the building and damage to personal belongings.

### **2. Mitigate Further Loss**

Take reasonable steps to protect your property from further damage (e.g., covering broken windows or tarping a roof). Keep all receipts for materials purchased for temporary repairs.

### **3. Create an Inventory**

Make a list of all damaged or lost items. Include the description, approximate age, and original purchase price if known. Do not throw away damaged items until an adjuster has inspected them, unless they pose a health hazard.

### **4. Keep Receipts**

Save copies of all invoices and receipts related to the cleanup, professional drying services, or temporary housing if your home is uninhabitable.

### **5. Meet with the Adjuster**

An insurance adjuster will contact you within [Number] business days to schedule an inspection. Please ensure you or a representative are present to provide access to the property.

If you have any immediate questions, please contact our claims department at [Phone Number] or email us at [Email Address].

Sincerely,

[Name of Representative]  
[Insurance Company Name]