

For most people, their home is their sanctuary. According to the [Department of Justice](#), about 9.5% of homes in the US are broken into by thieves each year. Discovering that a thief has broken in and stolen from you can be very upsetting. Most people make the first call to the police. The second call should be to your insurance agent. This blog will discuss what you the claims process on your [homeowners insurance](#) should be like after a theft claim.

When you call your agent to file the claim, they may transfer you to the company claims department or they may take the claim information directly for you. Either way should be fine, we give our customers the choice. Generally speaking, if a company has a claim number that you can call, then your claim should proceed a bit faster as the agent will simply have to turn around and file the claim by fax, email or some other electronic system to the company claims department.

Here is a list of the information that your agent or claims processor will need from you.

- When did the loss occur?
- How did the thieves get into your home?
- Is your home currently secured?
- If not, what are you doing to secure the home now?
- What items were stolen?
- What authority or police department did you contact and have they made a report?
- What is the police report number?
- Did the police come out to the scene?
- What phone numbers are best for the company to contact you?

Ok, so what should you expect next? Well, you should expect that a claims adjuster will come out to your home and inspect the premises to better understand the claim. This is normal and your cooperation here will speed up the process. Also, the adjuster will want to take a recorded statement from you. This too is normal and to be expected as the claims adjuster needs to have a complete understanding, from your point of view, about exactly what happened at your home.

The insurance adjuster, and very often the police department, will require that you complete an

inventory of the personal property that was stolen. This may seem difficult to do and you may need to amend this list as time goes on and you discover more items that are missing. One thing you can do in now, before you have a loss, is walk around your home with a video camera, opening cabinet doors and drawers and talking to the camera describing the property and when you got it and what you may have paid for it. This video can be very helpful later for remembering what you had so that you can better determine what might be missing.

Most homeowner policies have an endorsement providing [replacement cost protection](#) for the personal property that is covered. People are often surprised to learn that in most states this endorsement to the policy will not pay the replacement value unless and until you have actually replaced the item. Until you replace the item, the company will only pay the actual cash value which is determined by subtracting the depreciation for the age of the item from the replacement cost of the item. Knowing in advance how the replacement cost provision works for your personal property on your homeowners insurance can help you plan ahead.

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