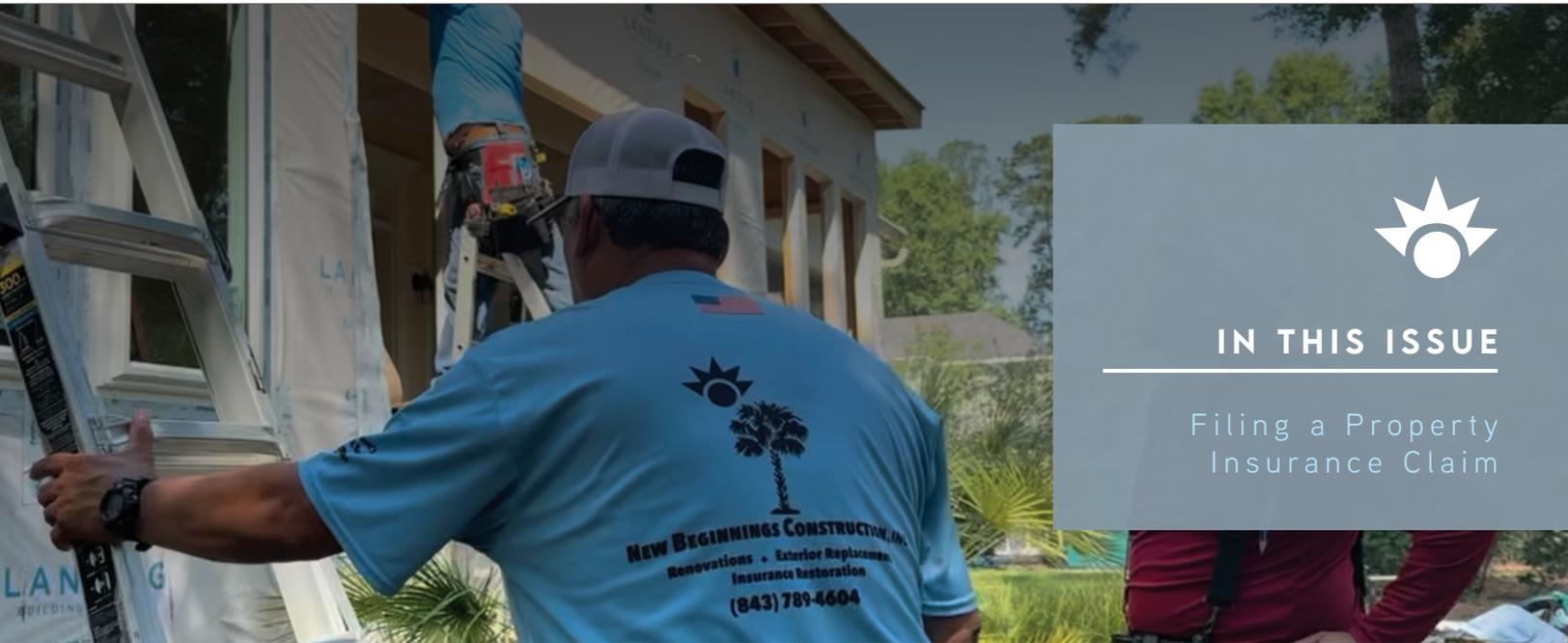




# FILING A PROPERTY INSURANCE CLAIM

*By New Beginnings Construction – Charleston's Trusted Roofing & Remodeling Contractor*



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## STARTING THE PROCESS

If your property has been damaged it can feel overwhelming, but, the first step is always the same: **document what happened and start the claim process quickly**. Every policy is different, so while only your insurance representative can confirm what is or isn't covered, there are common best practices that every homeowner should follow.

At New Beginnings Construction, we help guide homeowners through documenting storm damage and preparing for repairs and will be the homeowners advocate throughout the process. While we can't speak for your insurance company, we can make sure you're set up with the right information and the right documentation.

### Document Any Damage & Repairs

- Take Photos Immediately – Capture your roof, siding, windows, gutters, and any interior damage. Get wide shots and close-ups, and do whatever you can safely and reasonably do to document the full extent of the storm's impact.
- Before & After Helps – If you have old photos of your home, they can establish the "before" condition.
- Temporary Repairs – If you need to cover a roof leak or board up a window, save all receipts. Insurers often require proof of these emergency expenses.
- Personal Property – If belongings were damaged, make a list with photos and approximate values. Don't discard anything until the adjuster has seen it.

As your contractor, we'll also take detailed photos during our inspection and provide professional repair estimates based on the same software the insurance carriers use to support your claim, and make the communication from Contractor to Carrier seamless.



## Filing Your Claim

Once you've gathered initial documentation, it's time to contact your insurance provider to report the loss. We can help you through this process if you would like. You will need to provide the carrier with the date of loss and what type of damage your property sustained. They will guide you on any forms, claim numbers, and timelines that they have once the claim is filed. Every carrier has its own process, so it's important to follow their instructions carefully.

### What you can ask your insurance representative:

- What's the timeline for filing and processing my claim?
- Do I need to provide pictures of the damage?
- Will an adjuster visit my property, and when?
- I would like my contractor present during the adjuster visit, is that an issue?

Our role is to provide the accurate documentation, scope and estimates your insurer may request — helping you avoid low-ball settlements that don't reflect the real cost of restoring your home.

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## Preparing for the Adjuster

After you file, an insurance adjuster will likely be sent to assess the damage. This person represents your insurance company. Their role is to verify the loss and evaluate the extent of repairs needed.

### Tips for homeowners:

- Be present for the inspection if possible.
- Have your contractor present for the inspection if possible.
- Point out every area of concern — roof, siding, windows, interiors.
- Stay honest and factual about what you observed during and after the storm.

At New Beginnings Construction, on behalf of our customers, we often meet with the adjuster on-site to make sure nothing is overlooked.



## Having Backup

Homeowners aren't limited to the insurer's adjuster. You can also request independent inspections, Engineers, and Public Adjusters if the claim warrants bringing in additional professional support. Having another professional opinion helps ensure the full scope of damage is recognized.

That's where we step in: our inspection reports and photo documentation give you backup in case your claim comes in lower than expected.

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## Final Thoughts

Filing a property claim can feel like stepping into uncharted territory, but you don't have to go through it alone. While we don't interpret policies, **we do stand beside you, and work on your behalf**, making sure the damage is documented thoroughly, and the repair plan reflects the quality your home deserves.

At New Beginnings Construction, we're more than builders — we're your restoration partner. From storm damage repairs to full-scale renovations, we're here to restore not only your home, but also your peace of mind.

**WE DESIGN IT.  
WE BUILD IT.  
WE STAND BEHIND IT.**