Wellthy

wellthy.com/member/aristocrat

Homeowners insurance tips: Navigating coverage during a natural disaster

When disaster strikes, homeowners insurance is crucial in helping you recover. The process can feel overwhelming, but Wellthy is here to guide you from understanding your policy to filing your claim and coordinating repairs.

Understand your coverage

- Ensure your policy includes coverage for natural disasters like floods, fires, or earthquakes
- Check your deductible to understand how much you'll need to pay out of pocket
- Be aware of exclusions, such as limited coverage for floods or certain types of damage

Gather documentation

- Take detailed photos or videos of your home and valuables to support your claim
- Keep receipts or proof of purchase for high-value items like appliances and electronics
- Update your inventory list regularly, especially after home improvements or significant purchases

File your claim

- Contact your insurance company as soon as possible to report the damage
- Provide thorough documentation, including photos, receipts, and a list of damaged items
- Be aware of claim filing deadlines and follow any required procedures for submission

Advocate for resolution

- If your claim is denied or undervalued, ask for a detailed explanation
- Consider requesting a second inspection from an independent adjuster if needed

Wellthy is here to assist you before, during, and after natural disasters. Whether it's understanding your policy or managing your claim, we provide support every step of the way.

Visit wellthy.com/member/aristocrat to learn more and be prepared for whatever comes your way.