

# Water Damage Claim Toolkit

## For Illinois Homeowners

Your essential guide to navigating water damage insurance claims the right way—so you can protect your home, your wallet, and your peace of mind.

## INTRODUCTION

Water damage is one of the most common and costly problems Illinois homeowners face—and filing an insurance claim for it is often more complex than expected. Mistakes in documentation, communication, or timing can lead to underpaid or denied claims.

This toolkit walks you through every step of the process with clear, actionable guidance—based on Illinois law, insurance best practices, and 30+ years of real-world restoration experience.

## WATER DAMAGE CLAIM CHECKLIST: PART 1

### 1. **Review Your Insurance Policy**

Confirm water damage is covered. Note exclusions, deductibles, and whether you have sewer backup coverage.

### 2. **Contact Your Insurance Company**

Report the damage ASAP. Ask for your claim number and what's needed to begin the process.

### 3. **Document the Damage Thoroughly**

Take timestamped photos and video of all affected areas. Don't throw anything away until it's documented.

### 4. **Mitigate Further Damage**

Make safe, temporary repairs to stop additional loss. Save all receipts for supplies or emergency services.

### 5. **Keep All Receipts and Records**

Track all related expenses (hotel stays, meals, mitigation costs). Save emails, texts, and call notes.

## WATER DAMAGE CLAIM CHECKLIST: PART 2

### **6. Understand Illinois Claim Timelines**

Insurers must respond within certain deadlines (see next page). Know your rights and keep track.

### **7. Consult Professionals**

Hire an IICRC-certified restoration company. Avoid doing it yourself—insurers often reject DIY jobs.

### **8. Inventory All Damaged Items**

Log make/model, age, purchase price, and current value. Take photos before discarding items.

### **9. Request a Moisture Map**

Ask your restoration contractor for a moisture map showing where hidden water damage was found.

### **10. Challenge Lowball Offers**

You do not have to accept the first offer. Get a second opinion or involve a public adjuster for large claims.

## YOUR RIGHTS UNDER ILLINOIS LAW

The **Illinois Insurance Code** protects homeowners by enforcing strict timelines:

- Insurers must **acknowledge your claim within 15 days**
- They must **accept or deny the claim within 30 days** of receiving documentation
- Payment must be **made within 45 days** of claim approval

### What Is “Bad Faith”?

If an insurance company **delays without cause, undervalues your claim, or fails to communicate**, they may be acting in *bad faith*.

You can file a complaint with the **Illinois Department of Insurance** at:

👉 <https://insurance.illinois.gov>

*(This document is informational only and not legal advice.)*