Apterian Homeowner Claims-Readiness Process

HOMEOWNER RESPONSIBILITY GUIDE | PRE-LOSS PREPARATION



1. Establish your home protection file

Complete once when enrolling

The homeowner creates a central location for important property information. This can be a digital folder, cloud storage account, or physical binder.

Homeowner action items:

- [ ] Record the property address and date of purchase.
- [ ] Record the year the home was built.
- [ ] Document roof installation or replacement date.
- [ ] Document HVAC installation dates.
- [ ] Record plumbing and electrical system information, if available.

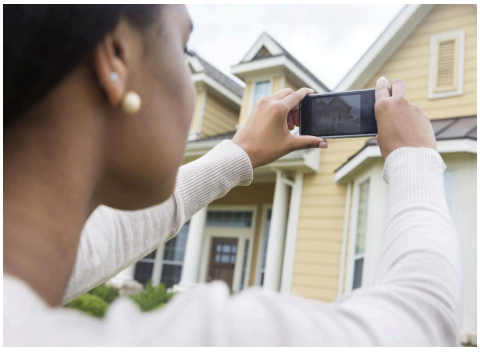
- [ ] Locate the homeowners insurance declarations page.
- [ ] Save a complete copy of the insurance policy.
- [ ] Record the insurance company's claims telephone number.
- [ ] Record the insurance agent's contact information.
- [ ] Identify the location of the main water shutoff.
- [ ] Identify the electrical panel and main breaker.
- [ ] Identify the gas shutoff, if applicable.

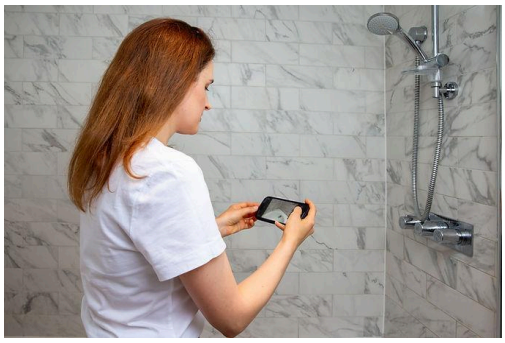
Expected result: The homeowner has one central location containing essential property and insurance information.

2. Document the condition of your home

Complete at enrollment and update annually

The homeowner should create a visual record of the property's condition before damage occurs.





Exterior documentation

- [ ] Photograph all four sides of the house.
- [ ] Photograph the roof from safe ground-level vantage points.
- [ ] Photograph gutters and downspouts.
- [ ] Photograph windows and exterior doors.
- [ ] Photograph decks, patios, fences and detached structures.
- [ ] Photograph driveway and walkways.
- [ ] Document existing cracks, stains or visible damage.
- [ ] Photograph trees and landscaping near the structure.

Interior documentation

- [ ] Photograph every room.
- [ ] Photograph ceilings, walls and floors.
- [ ] Photograph kitchen cabinets and countertops.
- [ ] Photograph bathrooms and plumbing fixtures.
- [ ] Photograph major appliances.
- [ ] Photograph HVAC equipment and water heaters.
- [ ] Photograph basements, attics and garages.
- [ ] Document any existing water stains, cracks or other damage.

Important: Photographs should establish the home's condition before a loss. Do not conceal existing damage or represent older photographs as current.

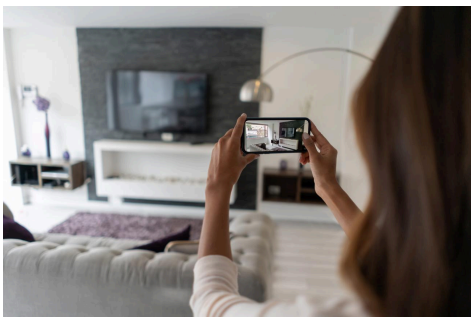
3. Create a personal property inventory

Complete at enrollment; update as needed

The homeowner documents personal belongings and their approximate replacement values.







Homeowner action items:

- [ ] Photograph furniture.
- [ ] Photograph televisions and electronics.
- [ ] Photograph computers and office equipment.
- [ ] Photograph jewelry and watches.
- [ ] Photograph artwork and collectibles.
- [ ] Document major appliances.

- [ ] Document sporting equipment and recreational items.
- [ ] Save receipts for significant purchases.
- [ ] Record model and serial numbers when available.
- [ ] Identify high-value items that may require separate insurance coverage.

Recommended inventory fields:

Item	Purchase date	Estimated value	Documentation
Living room television	Date	$	Photo/receipt
Refrigerator	Date	$	Photo/receipt
Bedroom furniture	Date	$	Photo/receipt
Jewelry	Date	$	Appraisal/photo

4. Maintain a home maintenance and improvement log

Update whenever work is completed

A homeowner should maintain records of repairs, improvements and maintenance.

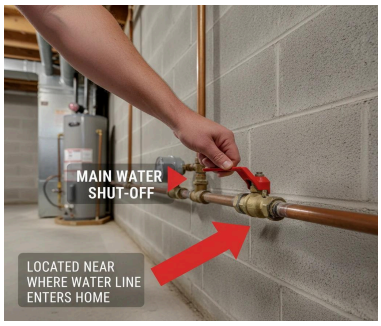
- [ ] Record roof repairs and replacements.
- [ ] Record plumbing repairs.
- [ ] Record electrical work.
- [ ] Record HVAC servicing.
- [ ] Record water heater replacement.
- [ ] Record renovations and remodeling.
- [ ] Save contractor invoices.
- [ ] Save warranties and permits.
- [ ] Photograph completed improvements.
- [ ] Record contractor names and contact information.

This documentation can help establish the property's condition, maintenance history and improvements.

5. Establish an emergency response plan

Complete once; review annually

The homeowner should know what to do when an unexpected event occurs.







Homeowner action items:

- [ ] Know how to shut off the main water supply.
- [ ] Know how to shut off electricity safely.
- [ ] Know how to shut off gas safely.
- [ ] Keep fire extinguishers accessible.
- [ ] Maintain working smoke detectors.
- [ ] Maintain working carbon monoxide detectors.
- [ ] Keep emergency contact information accessible.
- [ ] Know where to locate important insurance documents.
- [ ] Identify a safe temporary location if the home becomes uninhabitable.

6. Know what to do when a loss occurs

Activate when damage occurs



This is the most important part of the process.

The homeowner should follow these steps in order, adjusting as necessary for the severity of the emergency.

Step 1. Protect people first.

- Leave the property if it is unsafe.
- Contact emergency services when necessary.
- Do not enter areas with electrical, structural or other hazards.

Step 2. Stop additional damage when safe.

- Shut off water if there is a plumbing leak.
- Take reasonable steps to prevent additional damage.
- Arrange emergency services when necessary.
- Keep receipts for emergency expenses.
- Do not delay necessary mitigation while waiting for the insurance company.

Step 3. Document the damage.

- Photograph the entire affected area.
- Take close-up photographs of damaged materials.
- Record videos showing the extent of the damage.
- Photograph damaged personal belongings.
- Record the date and approximate time of discovery.
- Write down what happened and what was observed.
- Preserve damaged materials and belongings when practical and safe.

Step 4. Notify the insurance company.

- Contact the insurance carrier or agent promptly.
- Report the facts of the incident.
- Obtain the claim number.
- Record the assigned adjuster's name and contact information.
- Ask about policy requirements and next steps.

Step 5. Organize claim documentation.

- Maintain a timeline of events.
- Save all communications.
- Save photographs and videos.
- Maintain receipts for repairs and temporary expenses.
- Keep copies of estimates and invoices.

- Maintain a list of damaged personal property.

Step 6. Prepare for the adjuster's inspection.

- Make the damaged areas accessible when safe.
- Have before-loss photographs available.
- Have maintenance and repair records available.
- Have the personal property inventory available.
- Identify all areas affected by the incident.
- Write down questions before the inspection.

Step 7. Keep records throughout the claim.

- Document conversations with the insurance company.
- Record inspection dates.
- Save estimates and reports.
- Review repair scopes and estimates.
- Ask questions when something is unclear.
- Do not assume that an estimate, payment or settlement covers every item of damage.

Important: Do not make permanent repairs or dispose of damaged materials before documenting them and giving the insurer a reasonable opportunity to inspect, unless necessary for safety or mitigation. Follow your policy's requirements and coordinate with the carrier.

7. Establish your annual claims-readiness review

Repeat every 12 months

The homeowner should review the protection file once annually and update any outdated information.

Activity	Frequency
Review insurance documents	Annually
Update home photographs	Annually
Update personal property inventory	Annually
Review emergency contacts	Annually
Review roof and system information	Annually
Update repair and improvement records	As completed
Review emergency shutoff locations	Annually
Verify digital backups	Annually

Homeowner Claims-Readiness Completion Checklist

This is the final sign-off document the homeowner can use to verify completion.

Readiness completion

0%

0 of 18 activities completed

Home protection file

Insurance policy and declarations saved

Emergency contacts documented

Home systems and shutoffs identified

Property documentation

Exterior photographs completed

Interior photographs completed

Existing damage documented

Personal property

Major belongings photographed

High-value items documented

Receipts and appraisals saved

Maintenance records

Roof and system information recorded

Repair and improvement records saved

Contractor invoices and warranties saved

Emergency preparedness

Water and electrical shutoffs identified

Smoke and carbon monoxide detectors checked

Emergency response plan established

Digital organization

All documents stored centrally

Photographs and videos backed up

Annual review date established

The Apterian Home Protection Program

Protection before the loss. Guidance when it matters.

The customer journey

1. **Policy enrollment**

   Customer receives the Homeowner Claims-Readiness Guide.

2. **Initial documentation**

   Homeowner completes the property photographs, inventory and insurance file.

3. **Completion verification**

   Homeowner confirms completion of the checklist.

4. **Annual review**

   Apterian reminds the customer to update their documentation.

5. Loss occurs

Customer contacts Apterian for guidance on the appropriate next steps and their carrier's claims reporting process.

An important distinction for Apterian: The homeowner performs the documentation and maintenance. Apterian provides insurance education, helps the customer understand the claims process and directs them to their insurance carrier. Any claim negotiation, adjustment or representation must be handled within applicable licensing and legal requirements.

