

Insurance Housing Checklist

Jubilee Homes · Dallas–Fort Worth · A furnished, pet-friendly home for as long as the repairs take

Tonight, your adjuster packet, and your receipts: one page. Full plain-language guide at jubilee.homes/temp-housing/library/

Tonight and the first morning

- ☐ Get everyone (and pets) out. Gas smell, active fire, water near electrical panels, or a falling ceiling is a 9-1-1 call.
- ☐ Find a bed for tonight: 2-1-1 Texas (dial 2-1-1) or Red Cross 1-800-733-2767. A hotel is a normal first night; keep the folio.
- ☐ Do not sign a repair contract tonight, and do not give your claim number to anyone at the door.
- ☐ In the morning, call your insurance company and open the claim (First Notice of Loss).
- ☐ Write down the claim number and the claim professional's name, phone, and email, twice.
- ☐ If it is safe, photograph every room and the exterior. Tarp or board only what protects the house.
- ☐ Ask: "Is the home unlivable for ALE / Loss of Use / Coverage D, and how do we handle the first hotel nights?"

The one-page packet for your adjuster

- ☐ Household name, today's date, claim professional's name and email, carrier or housing program.
- ☐ Contractor's current livable-again estimate (a date or a number of months).
- ☐ Household facts: adults, children, school or district, and pets that already lived in the home.
- ☐ Bedrooms and baths you lived in; whether you need a kitchen so restaurant meals can stop.
- ☐ The option for review: city or area, bedrooms, move-in date, end date, kitchen, laundry, pets.
- ☐ A housing contact the desk can call (name, phone, email).
- ☐ Your questions: Is it comparable? May we proceed? Direct-bill or reimbursement? When do restaurant meals stop? How do we ask for extra nights?
- ☐ Attach: hotel folios, baseline sketch, contractor timeline, household / pet / school notes, housing quote.
- ☐ Send it from your own email to the assigned claim professional. Leave the claim number off anything public.

Receipt kit: keep these every day

- ☐ Baseline: bank statements, a few grocery receipts, last month's electric bill, pet food, usual mileage.
- ☐ Housing: every hotel folio and furnished-home invoice, plus parking. Keep a refundable-deposit receipt separate.
- ☐ Meals: restaurant receipts only while there is no kitchen. Note the date a kitchen became available.
- ☐ Laundry: laundromat or hotel laundry receipts while you have no washer.
- ☐ Mileage log: date, from, to, purpose, miles. Ask how your adjuster wants it documented.
- ☐ Storage: the contract and every monthly invoice. Tell the desk before you rent a unit.
- ☐ Pets: boarding, extra deposits, required crates. Ask before assuming they are reimbursable.
- ☐ Utilities: bills at both addresses. Do not double-submit what a housing invoice already includes.
- ☐ Not the increase: mortgage, car payment, existing phone plan, new furniture, gifts, vacations.

How to send the kit

- ☐ Send weekly (or the day after a hotel checkout), in chronological order, with a short description on each receipt.
- ☐ Use one PDF or clearly named photos. Put the claim number only in the private email.
- ☐ Cover note, three sentences: where you stayed, whether a kitchen was available, the total attached.
- ☐ Mention any trip back to the damaged house so extra mileage has a reason.
- ☐ Tell the adjuster the date you sleep in your own house again, and send the last bundle that week.

Questions? Jaclyn answers: (817) 518-2399 · inquiries@jubilee.homes · jubilee.homes/temp-housing/library/

Informational, not legal or insurance advice. Your claim professional decides what your policy covers. Sources: Texas Department of Insurance, NAIC, Travelers; if a source page and this checklist differ, the source page wins. Texas Department of Insurance Help Line: 800-252-3439.