

HSC Property Claim Checklist

When property damage occurs, housing providers should undertake the following steps as soon as possible to help ensure a quick resolution to their claim:

Preserve available information:

- If police attend the scene, ensure that you record the officer's name and badge number at a minimum. If possible, you should also obtain an incident or occurrence number.
- Ask the officer to provide a copy of any report documenting the incident.
- If the incident involved a vehicle, record the driver's name and auto insurance details, including the insurance company name and policy number.
- Take photographs of the incident.

Record the Factual Details of the Loss:

- What took place that caused the damage?
- Which unit(s) was affected?
- Who first reported the incident – tenant or property manager?
- Who attended the scene of the incident – police, fire, ambulance and/or property manager?
- Provide the names of all individuals who witnessed the incident (both at the time and immediately following the loss).

It is recommended that the housing provider detail this information in an incident report.

Provide all information on the person(s) suspected of causing the loss to HSC:

- Is a tenant suspected of causing the loss?
- Is a tenant's guest or dependent suspected of causing it?
- Did a third-party vendor come to the property and cause the loss?
- Provide copies of the lease agreement with the tenant, if applicable.
- Provide copies of any insurance information for the tenant, or others, if applicable.
- If a third-party vendor is involved, provide copies of any contracts and contact information, if applicable.

Maintain a folder (preferably electronic) for all repair documents:

- Keep copies of any invoice or receipts related to the loss, even if paid for by HSC. Any documentation that relates to the repair needs to be preserved for any subsequent legal proceedings.
- Keep copies of any photographs taken of the emergency work and repairs that are completed.