



Here's a timeline of what to expect if your home is damaged by a water leak.

We'll walk you through the claims process, from the first day the covered water leak occurs until the water damage is repaired and any remaining payments are sent.

Week 1

Contact USAA

You can file a claim on usaa.com or the USAA Mobile App. If you prefer, you can file a claim by phone and keep track of it online in the Claims Center.

Here's what you can do:

- Turn the water off.
- Take notes and photos of the cause and what was damaged.
- Clean up any pooling water and try to dry things out as best you can.
- Contact a plumber or appliance technician if needed.
- Save any estimates, invoices or receipts and send them to your adjuster as soon as possible.

Set Up Water Dry Out

A water removal company can provide quick water cleanup and dry the area and your belongings to help prevent further damage.

Here's what you can expect:

- They'll typically arrive the same day you call them. If you prefer, USAA can send a water cleanup professional for you if you have a covered loss.
- They'll set up equipment to assist with the drying.
- The damage may require demolition and moving furniture and other belongings.
- They may conduct daily monitoring to check the drying status. This typically takes 4 to 7 days depending on the extent of the damage.
- You may be asked to pay your deductible to the water dry out company. You only have to pay your deductible once per covered loss.

Week 1 Continued

USAA Evaluates Damage

The estimated cost and scope of repairs will be determined based on the condition of your home before the water leak.

Here's what you can do:

- Provide photos if you have them to help show the damage.
- Let us know of any personal belongings that may have been damaged.
- Depending on the extent of the damage, an onsite inspection may be required.
- This inspection allows your adjuster to get an estimate for the cost of the covered repairs to your home.

Week 2

USAA Receives and Reviews Estimates

Your adjuster or a member of the claims team will need an estimate for the repairs to your home and they will evaluate that the estimate is appropriate for your covered damages.

Here's what you can expect:

- If you choose to use a USAA-preferred contractor, they will send your adjuster or a member of the claims team the estimate they generated in the prior step.
- If you use your own contractors, the time it takes to receive estimates may vary.
- If the loss is small, your adjuster might be able to create an estimate based on photos and a description of the damage.
- It takes about 5 to 7 business days to review estimates and invoices once they are received.
- A member of the claims team will follow up once the review is complete to discuss payments.

Week 3

Receive Payments

We can make payments by check or electronic funds transfer (EFT).

Here's what you can expect:

- If you're using a USAA-preferred contractor, we'll issue a two-party check and mail it to the contractor.
- The check may include your mortgage company as a payee. Contact your mortgage company to understand their endorsement process.
- If you have damage to your personal property, the payment will be made directly to you.
- Payment may be made in two parts depending on the extent of the damage.

Week 4

Schedule and Meet Project Manager or Contractor

After the adjuster approves the scope of repairs, your project manager or contractor can begin scheduling repairs.

Here's what you can expect:

- There may be multiple subcontractors who complete portions of the repairs, such as painting or flooring.
- Your project manager or contractor may present you with different materials to choose from.

Week 6

Contractor Begins Repairs

Repairs usually begin about 3 weeks after the estimate has been approved. Keep in mind, a major weather event could cause a delay.

Here's what you can expect:

- While making repairs, your contractor may discover additional covered damage. If you're using a USAA Preferred Contractor they will contact USAA.
- If you're using your own contractor, you can submit their supplemental estimate to the Claims Center or email it to your adjuster.

Week 8

Review Repair Punch List

A punch list includes the items that need to be finished before your contractor receives payment. As work is completed, the contractor should walk through the repairs with you and note any remaining items.

Week 9

Contractor Completes Repairs

The actual time it takes to complete repairs can vary depending on the severity of the damage, your availability and the contractor's availability. Sixty days is just an average.

If USAA held onto a portion of your settlement, ask your contractor to provide a final invoice. You can submit that to USAA for release of any additional payments.