



We are sorry to hear your home was affected by the recent storms. Blackhawk Community Credit Union is here to help you understand the insurance claim process and get your home repaired. Please contact us with any questions you may have at insuranceclaims@bhccu.org. We will do our best to respond to your questions within 24 hours of receiving them.

Below is a step-by-step process:

1. Take pictures to document the damage to your property. (Include yard damage – trees, fences, etc.)
2. If you have a mortgage on the property, contact your Financial Institution to let them know there was damage to the property.
3. Contact your Insurance Company to discuss the situation. Be sure to document who you spoke to and the next steps they give you to take.
 - a. Possibly file a claim with your insurance company based on your discussion with them.
4. If you file an insurance claim, an Insurance Adjuster may inspect the property damage.
5. You may need to hire a Contractor to fix the damage to your property.

Be aware of storm chasers! Do not sign a contract with a non-local, unreputable contractor. Your Insurance Company may be a resource to find a local, reputable Contractor. (BHCCU is unable to make suggestions regarding Contractors.)

6. The Contractor will inspect the property damage and create a bid. The bid is a summary of the damage and cost (time and materials) to repair the damage.
 - a. The Contractor may give the bid to you to send to the Insurance Company OR
 - b. The Contractor may submit the bid directly to the Insurance Company themselves.
7. The Insurance Company will approve or deny the Contractor's bid.
8. Once the bid is approved to be paid, the Insurance Company will provide the Adjuster's Report and details about how the claim will be paid to you.
9. Payments are made one of two ways:
 - a. The Insurance Company either pays the claim in one check OR
 - b. Pays the claim in two payments:
 - i. Half up front for supplies
 - ii. Half when the repairs are completed

If you receive a check issued by your Insurance Company for damage repair, you must take the check to the Financial Institution that holds your mortgage. If your mortgage is with BHCCU, we will deposit the check into an interest bearing, Insurance Savings account, and will work with you as the damage is repaired. If you have further questions, please call our contact center at 608.755.6065 for help. We are here to help you.