

The claims process for water damage through USAA begins with filing a claim via [usaa.com](https://usaa.com), the USAA Mobile App, or by phone. Upon reporting a covered water leak, a water removal company can be engaged to mitigate damage by drying out the affected area. In the first week, policyholders should turn off the water, document the damage with notes and photos, clean up pooling water, and contact a plumber if necessary. They should also save and send any estimates or receipts to their adjuster. The water cleanup company typically arrives the same day, sets up drying equipment, and may conduct daily monitoring for 4 to 7 days, with the policyholder responsible for paying their deductible only once per covered loss.

In the following weeks, USAA will evaluate the damage based on the home's condition prior to the leak. Policyholders are encouraged to provide photos and inform USAA of any damaged personal belongings. An onsite inspection may be required to estimate repair costs. If using a USAA-preferred contractor, they will send the estimate directly to the adjuster; otherwise, the timeline for receiving estimates may vary. The review of estimates takes about 5 to 7 business days, after which a claims team member will discuss payment options.

Payments can be made by check or electronic funds transfer, with checks for preferred contractors issued as two-party checks, potentially including the mortgage company as a payee. Payments for personal property damage are made directly to the policyholder and may be issued in two parts depending on the damage extent.

Once the adjuster approves the repair scope, the project manager or contractor will schedule repairs, which typically begin about three weeks after approval, although delays may occur due to weather. During repairs, additional covered damage may be discovered, requiring supplemental estimates to be submitted to USAA. A punch list will be created to track remaining items before final payment is made. The overall timeline for repairs can vary, with an average completion time of around sixty days, and any final invoices should be submitted to USAA for the release of additional

payments.