

Claim Information

For the protection of you and your family the following claim guidelines are provided. If you ever doubt as to what action is needed consult your insurance representative.

Know your insurance representative's name and contact information numbers. List them for fast reference

Insurance Representative Name _____

Agency Name _____

Phone Number _____ Fax Number _____

E Mail Address _____

Notify your insurance representative, in writing, as soon as possible after the loss. Be prepared to explain the loss briefly. Your insurance COMPANY (not your agent) will assign your claim to an approved claims adjuster.

Determine the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 72 hours after you reported the claim to your insurance representative. Make sure you get their name and telephone number your insurance representative may or may not be aware of the assignment.

As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated. Do not dispose of property without a sample, photograph and paperwork of property damaged.

Discuss with the claims adjuster any need you might have for an advance or partial payment for your loss.

To help the claims adjuster, try to take photographs of outside and inside of property damages and showing property damaged.

Place all account books, records, receipts and other verification materials in a safe place for examination and evaluation by the adjuster.

Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Make sure the claims adjuster fully explains and you fully understand all allowances and procedures for processing claim payments on the bases of your proof of loss. The policy requires you to send detail proof of loss within a specific period of time after your loss (consult your policy).

Any and all coverage problems and claim allowance restrictions must be communicated directly from the COMPANY. Claims adjusters are not authorized to approve or deny claims, their job is to report to the company on the elements of loss and damage.

Once your claim has been reported to the COMPANY your insurance representative has no authority except to put you in touch with your adjuster. At the company's option, they can accept an adjusters report instead of your proof of loss. The adjuster's report will include information about your loss and damage to your insured property. You must sign the adjuster's report at the company's request; you may be required to swear to the report.