

You may have never filed a claim and we understand that this could be a very stressful time for you. We are here to help and we will do everything we can to assist you.

- 1.) If necessary, **make only temporary repairs** and keep all receipts for any repairs that you make. It is important that our adjusters are able to assess the damages and we ask our customers to avoid any permanent repairs. If possible, please take photos of the damages and retain any parts for our review (i.e. failed pipes, supply lines, hoses, water heaters etc.).
- 2.) **Assignment**- your claim will be assigned to a claim professional who will guide you through the claim process. They will arrange for your property inspection, determine and investigate covered damage, and assist you in understanding your policy and endorsements.
- 3.) **First Contact** - By either phone or text (should you agree to text option) your desk adjuster will discuss coverage, explain the claims process and next steps, and assign an in person inspection- if necessary. They will also be able to assist you in suggesting ways to prevent further damage (dry out companies, tarping, and board up).
- 4.) **Evaluation and Estimate** – Your claims professional will then determine if the loss is covered. They will review the inspection report and documentation of damage, interview involved individuals, take photos and samples, and review the estimate of damage.

Once your claims professional completes your loss estimate, for covered damage, they will review with you prior to issuing payment. The estimate is organized by room, item, and will indicate what will need to be repaired or replaced. As this is an "estimate" there may be issues that contribute to differences between our estimate and your contractor's estimate. If there are differences your claims professional will work with you and or the contractor to resolve the differences.

Understanding the Claim Process

5.) **Resolution** - We will work to resolve your claim fairly. We will do this by either paying what you are owed or explaining why there would be no payment on your claim. Once your claim is resolved under the terms of the policy, we close the claim. We will re-open your claim if further investigation is necessary and/or if you discover additional expenses.

Please refer to the Claims Resource Center which will provide you further assistance for hiring a contractor, water mitigation vendors, and other helpful tips. Thank you for being our customer!