

## Property Claim Checklist

### Preparation prior to a loss:

- Establish emergency response procedures.
- Maintain up-to-date duplicate financial records and property ownership records at an off-site location.
- Keep current inventories of your property (pictures and videos are helpful).
- Keep a list of contacts needed including public authorities in the event of an emergency.
  - Businesses will need to include employees and key vendors.

### If a loss occurs:

- Contact the authorities (fire, police, etc.).
- Call our office and ask to speak to a Claims Manager (800-229-5266).
  - If you receive a voicemail, be sure to leave your policy number and contact information.
- Take photos or videos of the damaged property.
- It is your duty to mitigate damages and protect your property from incurring additional damage after a loss has occurred, regardless of coverage.
  - This includes but is not limited to the following:
    - Remove and dry standing water
    - Tarp roof
    - Temporarily repair or board-up roofs, windows and doors.
    - Remove fallen trees, branches and limbs from home and other structures on your property to prevent additional damage from occurring. Take photos before doing so.
  - Contact one of the following, if necessary:
    - A contractor
    - Restoration company
    - Tree company
- Do not discard damaged property or parts until advised to do so by your Insurance Adjuster.
- Do not proceed with non-emergency repairs until given approval by your Insurance Adjuster.

### What you can expect:

- Our Claims Managers will promptly report the claim to your insurance company.
- Expect contact from a Claim's Adjuster within 48 hours.
- An appraisal of your damaged property will be scheduled, if necessary.
- We will pay your loss promptly in accordance with policy terms and conditions.