

IN THE EVENT OF DAMAGE...



IN THE EVENT OF DAMAGE TO YOUR BUILDING OR CONTENTS, FOLLOW THESE STEPS:

1. Protect the property from further damage.
 - Call the proper authorities and utilities (gas, electric, telephone, etc.).
 - Take photos of the damage before having emergency repairs made, such as boarding up windows or covering holes in the roof.
2. Fill out a Property Claim Form.
3. Call your insurance company to report the loss.
4. Call a contractor to estimate the building damages.
5. Separate damaged contents from undamaged contents. Do not discard any items until the claims adjuster gives you the authority to do so.
6. Prepare an inventory of personal property damage:
 - List quantity, description, actual cash value and amount of loss.
 - Attach bills, receipts, & related documents.
7. Keep records of extra expenses used for cleanup, mitigation, and continued business operations.
8. Do not authorize repairs until the claims adjuster has given you the authority to do so.

After you report the claim to the insurance company, the claims adjuster will do the following:

1. Contact you to discuss the loss.
2. Arrange for an appraiser to inspect damaged property, if necessary.
3. Assist you with your choice of contractors to pay related & necessary repairs.
4. Resolve your damages based on your applicable coverages.