

IMPORTANT INFORMATION REGARDING YOUR CLAIM

If you have filed a property claim with us for a personal and/or business loss, following is some information that you will find helpful during this process:

1. Under normal circumstances, your claim would be reported to the insurer by the end of the working day you reported it to us. We will strive to continue this level of service.
2. The Insurer (your insurance company) will assign an adjuster to contact you at the number you gave on your claim report, so be sure to let us know where you can be reached. Insurers usually send adjusters to the more severely damaged properties first. If you suffered only minor damage, please be patient. When contacted by the adjuster, get his/her name, address, phone number, and claim number. This is important information for you to have. Also, ask the adjuster what the next step you should take it and when he/she will be back in touch with you. Ask the adjuster any questions you may have about your claim. Don't be afraid to be persistent so that you understand the procedures.
3. If your home or business is uninhabitable or you move somewhere else temporarily, be sure to let us know where you can be reached. Industry officials say the spray-painting of important information on signs after Andrew proved effective. Spray-painting your home or building is not recommended, as most policies do not cover exterior painting. Your name and correct address should be sufficient for an adjuster to find you. **DO NOT INCLUDE YOUR POLICY NUMBER**; someone else may take advantage of that.
4. If we have authority with your insurer, we can issue you an advance check for temporary repairs or emergency money. If your insurer is on our premises, they can issue you an advance check on the spot. This advance will be deducted from your final claim payment and is considered to be an "emergency advance". Please don't be offended if we ask you for identification. This is for your protection.
5. If you have a camera or video, take pictures of the damage including your contents.
6. Begin making temporary repairs to prevent further damage. Save all of your receipts, the company will ask for them at a later date.
7. Do not attempt to make permanent repairs on your home or business until an adjuster has inspected it.

8. You will be required to complete a Personal Property Inventory form for damaged items.
 - a) We suggest you accomplish this on a room-by-room basis.
 - b) List the "Replacement Cost" of each item and its actual cash value. Replacement cost is what it would cost today to replace an item with another one just like it. Actual Cash Value is what the item is really worth after deducting for depreciation and wear.
 - c) Attach any documentation you can (receipts, photos, canceled checks, credit card statements, warranty booklets, etc).
9. Most homeowners and business packages provide for removal of trees or branches that have fallen on your structure. They usually don't pay for removal of trees or debris that blew in to your yard or fell in your yard without damaging anything. This coverage will vary by company.
10. Loss of Use coverage is designed to reimburse you for extra expenses and temporary housing. Usually the temporary housing figure is based on the fair rental value of your home or apartment and the length of time you will be displaced. Extra expenses include expenses that you would not normally incur, such as additional mileage, generators, electrical, phone or food expenses over and above your usual costs. The policy you have with your insurer does not obligate them to pay you the policy limit upfront. You must incur the extra expense and provide proof of loss in form of receipts or invoices.
11. Medical Payments coverage is not designed to pay you or your family's medical expenses, even if the injuries are storm related. This coverage is designed to cover guests who may sustain an injury while on your premises. For you or your family's injury, you must file a separate claim with your major medical provider.
12. If you have had a change of mortgagee or change in the named insured (due to death or divorce, etc.) make sure that you have notified us and an endorsement is made to correct your policy. Any dwelling or building related checks will be made payable to YOU AND THE MORTGAGEE, as shown on your policy.
13. If you have not heard from an adjuster within a reasonable time period, notify us immediately so that we can determine what the delay is. We can assist you with your claim.
14. Depending on the severity of the storm, you may need to arrange to meet the adjuster at our office and then proceed to your property. We will be coordinating these meetings for you.

We are here to serve you, our customer. If you don't tell us you are having difficulty with your claim, we will not be in a position to assist you. Any question or problem you encounter is important to us. Please help us by keeping the lines of communication open.

Thank you.

MANAGEMENT & STAFF

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