

Claim Questions

- Am I covered for the loss I am describing?
- What are my responsibilities and what are the time frames for completing them?
- When will you send me claim forms and what is the time frame in which I must return them?
- What is the deductible?
- What coverages does my policy contain?
- When will an insurance adjuster be scheduled to see the damage?

Rights & Duties

- Make temporary repairs to protect your property from further damage. Do not make permanent repairs until an adjuster has seen the damage or the company may deny your claim.
- Keep receipts for any money you spend on temporary repairs or other expenses you incur due to the loss, including housing. Keep copies for yourself in case the adjuster, your agent or your insurance company request documentation of these expenses.
- Document the loss by making a comprehensive list of lost, destroyed or damaged belongings. If you prepared a home inventory before you had a claim now is a good time to use it to help ensure that all of your belongings will be accounted for, repaired or replaced.
- Photograph the affected site to document the extent of the loss or damages.
- Get estimates for repair and replacement from reputable, local contractors. You can use the estimates to gauge the fairness and accuracy of the claims settlements you are offered. Sometimes adjusters will accept your estimates and offer immediate payment. This can help speed your claim to conclusion.
- Accompany the adjuster during the inspection and briefly document observations and conversations.
- You have the right to refuse a settlement offer if you don't agree with it.

Please Note: Insurance coverage cannot be bound or changed via submission of this online form/application, e-mail, voice mail or facsimile. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly with a licensed agent. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us on this online form/application and/or in communications with us. All coverages are subject to the terms, conditions and exclusions of the actual policy issued. Not all policies or coverages are available in every state.