

WHAT TO EXPECT IN THE EVENT OF A CATASTROPHIC CLAIM EVENT

Evacuation Tips/Checklist

- Turn off water supply to the home
- Lock all doors and windows
- Gather insurance papers, mortgage documents, vehicle registration and important paperwork such as passports, driver's license and healthcare cards
- Pack emergency kit, 2-3 days of clothes, medications etc.
- If pets have run off leave water and food out for them
- Report incident to broker
- Ensure you have provided accurate and up to date contact information and or alternative contact information

Once the claim is reported to your broker what can you expect?

- Your trusted insurance broker will report the claim to the insurer
- Due to catastrophic event and unusually high volume of claims it may be a few days before you hear from the adjuster
- Adjuster may ask for mortgage documents, vehicle registration
- Adjuster may ask for the completion of a schedule of loss (list of damaged contents)
- An appraiser or contractor may be assigned to view and assess the damage

Coverage

- Adjuster will confirm coverage once claim has been set up and policies reviewed
- Once coverage confirmed the adjuster will direct you in regard to what to expect and approximate timeline for repair/replacement and will advise of coverage limits and deductibles.

What should you do?

- Mitigate your damages. This means protect your property from any further damage until an adjuster contacts you to provide further direction.
- Write a list of the damaged items and take photographs. Organize original receipts of items damaged, where possible. Maintain a record of hours worked by yourself and each person assisting you at mitigating your property.
- Do not dispose of any property unless absolutely necessary and **only** after thoroughly documenting the reasons why and the condition of the disposed property (photographs, etc...)

ALE – Additional Living Expenses

- There may be coverage for hotel and meal expenses. The adjuster can provide additional information in regards to specific coverage.
- Keep all expense related receipts for meals, accommodation

Do your Due Diligence

- Don't give money up front to any contractors. More than a few people have been left holding the bag, after having paid a contractor up front only for the contractor to disappear having pocketed your money without completing the work they were hired to do.
- Be cautious of contractors working out of their trucks. Pickup contractors are often not established contractors in the restoration business.
- Be Careful when picking a contractor. Any fees charged by a contractor will be at your expense. These charges may be recoverable if there is coverage afforded for this loss. Once coverage is confirmed, your insurer will only pay/reimburse **reasonable** charges. Be aware of what is being charged to you. Unnecessary and/or unreasonable expenses could be directed back to the property owner who initially authorized them. Seek the opinion of your adjuster and or the name of an insurance vendor before hiring any contractors. **Do not commit to anything unless you are willing to pay for it.** Insurance doesn't cover the cost of making faulty work right.
- Regularly check in with local news sources and government/broker/insurance company websites for up to date items on emergency procedures and instructions. For safety reasons, do **NOT** attempt re-entry until the authorities have advised it is safe to do so.