Customer Claim Reporting Expectations

A claim often occurs during an unexpected and stressful situation. Knowing what to do can help speed up the claims process and ensure you receive the support you need.

We recommend keeping this guide accessible and reviewing it before a claim occurs whenever possible.

🚨 Ensure Safety First

If there are injuries, safety concerns, or emergencies, contact the appropriate emergency services immediately.

Examples include:

- **Police**
- **Fire department**
- **Emergency medical services**

Your safety and the safety of others should always be the first priority.

📞 Report the Claim Promptly

Notify either your insurance carrier or our agency as soon as possible according to the reporting instructions provided with your policy.

Be prepared to provide:

- **Policy information**
- **Date and time of loss**
- **Location of incident**
- **Description of what occurred**
- **Information about other involved parties**

Prompt reporting helps begin the claims process more quickly.

📸 Gather Documentation

Collect and preserve any information related to the loss, including:

- **Photographs**
- **Videos**
- **Police or incident reports**
- **Witness information**
- **Receipts**
- **Estimates or invoices**

The more complete the information, the more efficiently your claim can be reviewed.

🛡️ Prevent Further Damage

Take reasonable steps to protect your property from additional damage when it is safe to do so.

Examples may include:

- **Temporary repairs**
- **Water mitigation**
- **Securing damaged property**

Keep receipts and documentation for any emergency expenses, as these may be considered during the claims process.

🤝 Work with Your Assigned Claim Representative

Your insurance carrier will typically assign a claim professional to guide you through the process.

Please:

- **Respond promptly to requests**
- **Provide requested documentation**
- **Ask questions if anything is unclear**
- **Keep contact information current**

Open communication helps avoid delays.

🔧 Follow Inspection and Repair Instructions

Your claim representative may coordinate:

- **Property inspections**
- **Vehicle inspections**
- **Repair estimates**
- **Specialty vendor services**

Please cooperate with these requests and provide access as needed.

📝 Maintain Records of Communications

Keep notes regarding:

- **Dates and times of conversations**
- **Names of contacts**
- **Claim numbers**
- **Important decisions or instructions**

This information can be helpful throughout the claims process.

💰 Track Claim-Related Expenses

If your policy provides coverage for certain claim-related expenses, maintain records of those costs.

Examples may include:

- **Temporary housing**
- **Transportation**
- **Emergency repairs**
- **Other covered expenses**

Your claim representative can help explain what may be eligible for reimbursement.

📊 Stay Informed

Claims may involve multiple steps, including investigation, evaluation, inspections, and settlement.

If you have questions at any point, contact your claim representative or our agency. We are here to help you understand the process and navigate next steps.

💬 Share Feedback

After your claim is resolved, we welcome your feedback.

Your insights help us improve:

- **Customer service**
- **Communication practices**
- **Claims support resources**
- **Overall customer experience**

Our goal is to make a difficult situation easier to navigate while providing the support and guidance you expect from your agency.

✅ **Key takeaway** — Following these steps can help ensure a smoother claims process and faster resolution. Keep this guide accessible and don't hesitate to contact us with questions at any stage.