

Personal Property Loss Claims Guidelines

Claim Process Steps:

1. Identify damage and report loss to broker & carrier
2. Take action to mitigate loss
3. Broker & client review policy coverages; including deductibles
4. Carrier appoints adjuster who schedules inspections and will request supporting documentation
5. Adjuster to collect vendor /contractor estimates
6. Client to select a contractor and monitor repairs through to completion
7. Broker to monitor and assist client through repair process
8. Adjuster to request claim payment advances.
9. Broker to monitor and ensure payments are accurate and timely
10. Adjuster to finalize claim in consultation with client and broker

Immediate Action Items:

1. Find a hotel, family member, etc. to reside in the short term
2. Keep all receipts for every meal, groceries, etc.
3. Purchase a few items of clothing and necessities for your temporary location
4. Request an advance from the adjuster when contacted
5. Provide your current location, contact information, etc. to your broker. Update as necessary
6. Call utilities to stop service if appropriate and for safety
7. Contact bank and post office to stop or redirect mail
8. Perform any necessary temporary repairs to protect the property and save receipts
9. Make an inventory list of all your personal clothing, furniture, collections, etc. to be replaced
10. Do not discard damaged items, take photos, and consult with broker and adjuster