



What Should I Do When I Have a Claim?

Damage to Your Home or Property

- ✓ Take measures to prevent additional damage, but try to preserve the damaged items for inspection by the adjuster.
- ✓ Take photos of the damage if possible.
- ✓ Notify your agent or insurance company right away even if you believe someone else is responsible for the repairs.
- ✓ If a crime was committed (such as a theft) contact the police. Keep in mind that sometimes, they may not respond.
- ✓ Make a list of all damaged or lost items including a description and the age.
- ✓ If you temporarily live elsewhere, keep receipts for all expenses as some may be reimbursable (i.e. mileage, meals).
- ✓ If the damage is substantial, contact your mortgage company, including second mortgagees. The bank(s) may be named as payees on settlement checks issued by the insurance carrier. Making arrangements with the bank early can speed up the process.

Remember: Always consult with your agent when you have a car accident, damage to your home or property or any accident where you cause damage or injury. Your agent will help you through the claims process.



A Car Accident

- ✓ If your car is on the road, drive it to the side of the road, if possible. Keep you and your passengers safe.
- ✓ If anyone is injured, take measures to ensure they receive proper care.
- ✓ If possible, take photos at the scene (with a cell phone or disposable camera).
- ✓ Obtain the name, phone number, address and insurance information of all parties.
- ✓ If you are able, look for witnesses and take their name, address and phone number. In cases where there is a disagreement about the facts, witnesses are invaluable.
- ✓ Contact the police as soon as practical. Many times, they will not respond unless someone is injured.
- ✓ Notify your insurance company and/or agent as soon as possible, even if you believe someone else is at fault for the damage.

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Jan Loewen Insurance Services
Home, Auto, Life, Business Insurance
707-528-8483
CALicense: 0B97625

Please note: This Fact Sheet contains general concepts which should not be applied to any specific circumstances, policy or claim.