

# *Policyholder Claims Procedures*

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## **FILING A CLAIM**

1. In the event of a loss, contact our office or the insurance carrier directly to file the claim. Contact information for your insurance carrier can be found in your policy documents or you can visit our website for specific company information here: (<https://empireinsagency.com/about/insurance-partners/>)
2. When filing a claim, have the following information available:
  - Policy Number
  - Date and approximate time that the damages occurred (date of loss)
  - Address of the damaged location or location of accident (including cross streets)
  - Contact information for any additional contacts (i.e. contractors, property managers, other parties involved), including information for a filed police report.
  - Be prepared to describe loss and the extent of the damages.

Once the claim is received, an adjuster will be assigned by your insurance carrier. They will contact you within 24-48 business hours to obtain more detailed information about the loss and discuss the claim process with you.

Please make sure that the mortgagee or lien holder information and mailing address are correct on the policy. If there are any changes needed, please let us know as soon as possible so we can submit an endorsement change for the policy to be updated.

## **IN THE EVENT OF A PROPERTY LOSS**

1. Report the loss immediately. Your insurance contract requires notification as soon as possible after a loss. Be sure to provide a telephone number or email address where you can be contacted.
2. Review your policy. Please note that each person's coverage is unique to their specific policy.
3. Make necessary temporary repairs to prevent further damages such as covering the roof, boarding up the windows to prevent additional interior water damage, or removing fallen debris. Retain receipts for the repairs and provide copies to the adjuster. **DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given permission to restore your property.**
4. Take steps to protect the property from theft or vandalism.
5. When it can be done safely, take photographs of the damages. This will help you with the presentation of your claim and will assist the adjuster in the investigation. Pre-loss pictures are also helpful in documenting your loss.
6. When possible, obtain an estimate for permanent repair or replacement of the damage. Unit or line item cost estimates are preferred.
7. Choose your repair contractor carefully. Check with the Better Business Bureau before doing business with a contractor you do not know.
8. Once a claim is settled, your payment may include the mortgagee listed on the policy. Contact the mortgage company to verify their procedures for endorsing the check.