

## **COMMON HOMEOWNERS CLAIMS QUESTIONS**

**The first thing to do is to call to report your claim. It is helpful if you can tell:**

- When the incident occurred
- A general description of what happened
- The location of the damaged property and what was damaged
- The condition of the home and if it is still livable
- If temporary repairs are needed
- The extent of any injuries of those involved in the incident
- If the fire or police department was contacted, which department responded and any report number
- Your contact information and the best time to be contacted

**What do I do after I receive my estimate?**

- Make an appointment with the contractor of your choice and give them a copy of our estimate.
- We recommend that you go over the repair process in detail with your contractor. It is important that you and your contractor both understand the full scope of the repair process. Your contractor should be able to tell you how long the repairs will take.
- If you would like to make any or all of the repairs yourself, please let your Claims Representative know. Certainly, this option is available to you.

**Can you help me select a contractor?**

If you do not have a preferred contractor, your Representative may be able to help. It is likely that we have experience with some contractors in your area, and we may be able to provide some names and contact information to help you with your search. Remember, the choice of contractors is always yours.

**What if the contractor's estimate of repairs is higher than my estimate?**

If your contractor's estimate is higher, please contact your Claims Representative. Your Claims Representative will discuss the difference with your contractor and attempt to reach an agreement regarding the cost to repair your home.

**What happens if additional damages are found once the repairs begin?**

- If additional damages are found, you or your contractor should contact your Claims Representative immediately. No additional repairs should be made unless they are first discussed with. Depending on the nature and extent of the additional damage, we may need to re-inspect your home before any repairs are made.
- If the additional damages are related to your covered loss, will attempt to reach an agreement with your contractor on the cost of the additional repairs.

**I am thinking of doing some additional remodeling and/or upgrading of materials while my home is being repaired. How does this impact my claim with?**

Your policy provides payment for the repair or replacement of property that was actually damaged with materials or items that are of similar

**How will I be paid?**

- If there is coverage for your loss, our first check will pay the actual cash value of the property that was damaged, less any applicable deductible.
- Actual cash value is the cost to replace an item at the time of loss after subtracting depreciation.
- If your policy has Replacement Cost coverage, additional payment may be issued to you after your repairs are complete.
- Your policy pays for repairs or replacement of damaged property with new property of
- similar kind and quality. Any upgrades you make will be at your own expense.
- You may be asked to submit receipts to us before additional payment can be issued.
- If you are unsure whether your policy includes Replacement Cost coverage, your Claims Representative can discuss this with you.
- All payments will be made in accordance with the terms and conditions outlined within your insurance policy.

**Is there a deductible?**

Your policy has a deductible, but the amount can vary. Your Claims Representative will discuss this with you. In most cases, you will need to make a payment equal to the amount of your deductible directly to your contractor.

**Why is my mortgage company named on the check?**

If you have a mortgage loan, both you and your lender have a legal interest in your property and have money at risk if your home is not repaired. Whenever you have a mortgage on your home, we may put both your name and the name of your lender on the check to protect the financial interests of both parties.

If your lender is named on your check, they will have to endorse the check. Please contact your lender for information about endorsing the check and releasing the funds to you for the repairs.

If your mortgage company has changed and/or the name we have in our records is not accurate, please advise your Claims Representative or agent

**What if I cannot live in my home until repairs are completed??**

If you cannot live in your home during repairs, your Claims Representative can assist you in locating temporary housing and advise you about your policy's coverage for additional living expenses.

If you make repairs or upgrades that are outside the scope of your claim, your policy will not pay for additional expenses that may result from any delay or lengthening of the repair process.

**Will my loss be covered?**

Your claims representative will answer this question. We will investigate what happened, what caused the damage, and why it happened. Based on the investigation, your claims representative will review the specific coverage you purchased to determine if we cover the claim.

**Do I need to protect my home from further damage?**

- Yes, once it is safe to do so, it is your responsibility to protect your property from further damage.
- Arrange for reasonable temporary repairs such as boarding up broken windows, covering the roof, and removing debris.
- If possible, place damaged items in a secure area where they can be inspected. If you are unsure about an item, include it with the damaged property.
- If you have fire or smoke damage, do not try to clean the damaged items. Sometimes cleaning things without the proper equipment can cause further damage.
- Keep a list of any temporary repairs you make to document the damage, and make sure to save your receipts.

**Can I use my own contractor or professional fire-restoration cleaning service?**

The choice of a contractor or professional cleaning service is yours. Your claims representative may be able to assist you.

**How does payment for my damages work?**

If you have a mortgage on your home, payments for repairs may be made payable to you and the mortgage lender.

Any advance payments will be applied to the total settlement amount. Your deductible and any applicable depreciation will be deducted from the amount of your loss up to the limit of your policy.

**What is a deductible?**

A deductible is the amount of a covered loss that you agree to pay when you purchase your policy.

**What is depreciation?**

Depreciation is an allowance made for loss in value of property.

**To whom do I pay my deductible?**

In most cases, you will pay your deductible to the contractor who does the repairs.

### **What should I do if my home has water damage?**

Left untreated, water can do significant damage, particularly if it seeps into the sub-floor or other areas. Here are some things you can do:

- If the water is still leaking, identify the source and stop it if you can
- If the water is coming from a burst or leaking pipe, turn off the water at the source
- If water is coming in through the roof or broken windows, try to cover them to prevent additional damage

### **Who Can Repair My Water Damage?**

After reporting your claim you can use the water mitigation supplier of your choice, including SERVPRO, a preferred water mitigation supplier.

### **Why Choose SERVPRO?**

The benefits of choosing SERVPRO include:

- Convenience — Call center and emergency services are available 24/7/365.
- Access — SERVPRO has 1350 locations across the USA.
- Guarantees — Water mitigation services with SERVPRO are backed by a national warranty.
- Quality — Water mitigation techniques meet industry professional standards.
- Price — SERVPRO has agreed to complete work at pre-negotiated rates for many insurance carriers clients. Ask about any any discounts that you may qualify for.
- Speed — SERVPRO has agreed to contact you within 1 hour of reporting your claim and be on site within 4 hours.

**If you use a service other than SERVPRO to mitigate your water damage, please remember to save your receipt. Our customer care professional can help if you are uncertain about who to call.**

To protect your belongings from additional damage:

- Move wet items to drier areas
- Place aluminum foil, coasters, or wood blocks between furniture legs and wet carpeting
- Save damaged items and any parts you may need to replace—your claims representative may want to inspect them
- Do not use electrical equipment or appliances while standing on wet carpet or floors
- Keep a list of temporary repairs you make to document the damage
- Make sure to save your receipts
- Learn more about how to prevent water damage in your home.

### **What do I need to do if I cannot live in my home?**

If your home is unsafe and you cannot live there, your claims representative can help you find temporary housing, and explain your policy coverage for additional living expenses. If you need to purchase clothing or other necessities immediately, your claims representative may be able to give you an advance against the total settlement amount of your claim. Make sure to keep receipts of all expenses.

### **What should I do if my home has been broken into?**

Make safety your first priority. Contact your local law-enforcement agency immediately to file a report. Include a description of all missing items.

You should also do what you can to make your home safe. Board up any broken windows or doors. Fix your locks to prevent additional damage. If you're not sure it's safe, professionals can help. You will usually find them listed under "contractors" or "locks and locksmiths" in your telephone directory. Make sure to save your receipts for any temporary repairs.

Your claims representative will ask you for a list of missing items, along with receipts for those items. Owners' manuals, canceled checks, photographs of the items, and credit card bills can help document your losses.

### **What should I do if my home has fire damage?**

Make safety your first priority. When you return to survey your property, remember there may be broken glass and sharp objects.

Your claims representative will ask you for a list of items that were damaged by the fire. Document the damage with photos, video, bills, and receipts. Keep all damaged items until a representative advises you to do otherwise.

Do not try to clean fire-damaged items until a qualified restoration service evaluates the damage. Without the proper equipment, some cleaning processes can cause additional damage.