

Claims FAQ

Q. Do we need to report a claim if we don't think it is covered by insurance or will cost more than our deductible?

A. You should report all claims whether or not you think it is covered. Our adjuster can help you determine if it is covered under your policy and in some cases you may find that the damages are more extensive than you initially realized.

Q. How soon should we report a claim?

A. All claims should be reported to your agent or to our office immediately. Delaying the reporting of a claim can affect our ability to adjust your claim and in some cases may void your claim all together.

Q. Should I clean up, repair, remove, or pick up anything before the adjuster has had a chance to view the damages?

A. Do not pick up or repair any damages unless there is a risk of further damage to the property. In cases where the home may suffer further damage (a tree fell through the roof and there is a chance of rain), you need to make reasonable repairs to protect the property from further damage.

Q. Should we clean up smoke damage after a small fire?

A. Smoke damage can be more extensive and more expensive to clean up than you may realize. Even if it is a small fire, you should report the claim and have our adjuster assist you with determining the extent of your damage before attempting to clean it up yourself.

Q. Do we need to provide you with an inventory of all our household items in the event of a loss?

A. In the event you have a fire or a theft where household items are lost, you will be asked to provide a detailed list of all of your items.