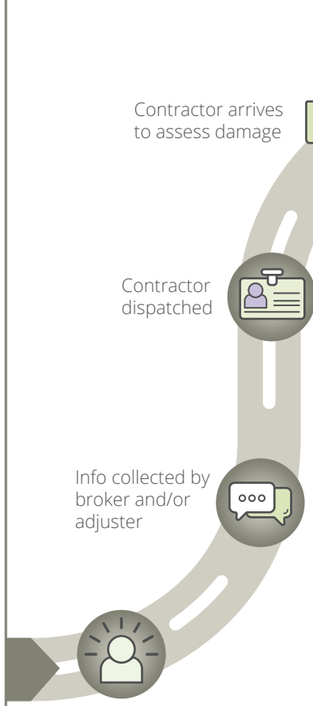
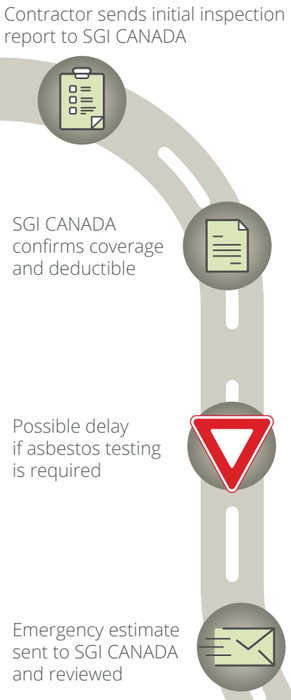
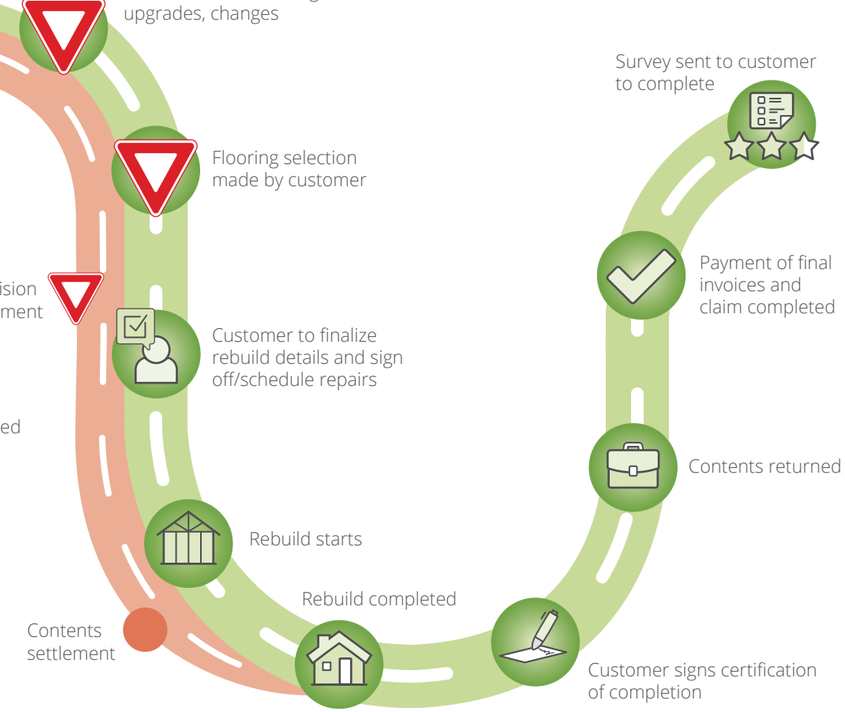
Claims Process Roadmap

Your guide to navigating the claims process







Possible roadblocks

- Location proximity
- Material delays
- Major storms
- Weather and climate changes
- Illness/personal circumstances
- Communication delays

Major and/or total loss claims are subject to longer turnaround times

1-7 Days

- Emergency and mitigation process
- Additional Living Expenses determined, if required
- Any coverage restrictions discussed – coinsurance, actual cash value, limited replacement cost
- Determine if any professional services are required

7-14 Days

- Contents cleaning estimate
- Create a schedule of loss list for items that can't be restored

Within 7-90 Days

- Schedule of loss details to be entered by customer
- Contents settlement options – actual cash value, replacement cost value, global settlement

21- 90 Days

- Rebuild begins
- Upgrade work/cost (at customer's expense)