

## Reporting a Property Claim to Insurance Brokers of MN, Inc.

1. Promptly contact your agent on their office phone, if after hours our 24/7 phone service will connect you directly with your agent for assistance.
2. Our phone service can connect you directly with your insurance company 24/7 service if your agent isn't available. (add link to our company page)
3. You can contact the insurance company direct 24/7 claims service. (add link to our company page)

At Insurance Brokers of MN, Inc. we are committed to delivering high-quality customer service by making your claim process smooth and hassle-free — so you can get your property repaired as soon as possible. The following information should help answer any questions you may have regarding the process.

### **PROTECTING YOUR PROPERTY FROM FURTHER DAMAGE**

You should make any necessary and reasonable repairs that require immediate attention to protect your property from further damage. Keep a detailed record of all costs and save your receipts for potential reimbursement.

If you decide to repair damage prior to a claim handler contacting you, be sure to take photos of the damage. Do not discard the damaged property until a claim handler has had a chance to inspect it. Also, make a list of the damage or stolen property for the claim handler to review

### **CHOOSING YOUR OWN REPAIR CONTRACTOR OR SERVICE PROVIDER**

You should properly research a prospective contractor before any work begins — verify their license, get references and estimates, obtain information in writing and get a thorough contract. Your home insurance claim handler can walk you through the necessary steps for selecting a competent repair contractor or service provider.

### **LIVING EXPENSES WHILE YOUR HOME IS BEING REPAIRED**

If your home is unlivable as a result of a loss covered by your policy, it may be necessary for you to move to a temporary location. Your home insurance policy will cover any Additional Living Expenses that are above and beyond your normal expenses while your home is being repaired. This includes meals, lodging and other related expenses necessary to maintain your normal standard of living.

A home insurance claim representative is available 24 hours a day to answer your questions and assist you in finding temporary lodging. Be sure to keep your receipts for meals, lodging or any other expenses incurred.

### **Personal Property**

For theft losses or damage to personal property, your claims representative may request you to complete an inventory of the items. This would include the name of the item, age, model, serial number, etc. of each item.

They may also require proof of ownership. Examples:

Original receipts, appraisals, photos, manuals or any supports documentation of ownership. Verification of the product and pricing will be completed by the claims handler.

Once you and the claims handler reach an agreed upon amount you will be required to complete a loss report and it may require it be signed in front of a notary and returned to the insurance company.

If your policy has a replacement cost endorsement and this coverage applies the insurance company will make two payments. The initial payment will be for actual cash value of the items (less depreciation) Once the items have been replaced the remaining (deferred amount) can be claimed for the replacement cost of the items.

## **Property Damage Emergency Tips**

### **Do's**

- If the outside temperature is moderate to hot, use dehumidifiers if available.
- Use fans to circulate the air and assist drying.
- Remove as much water as possible by mopping and blotting.
- Wipe furniture dry.
- Lift draperies off carpet, loop through a non-metal coat hanger and place hanger on the drapery rod.
- Prop up wet furniture cushions for even drying.
- Remove wet area rugs or other floor coverings.
- Open furniture drawers, closet doors and luggage to enhance drying.
- Move photos, paintings and art objects to a safe, dry location.
- Remove wet fabrics and dry them as soon as possible. Hang furs and leather goods to dry separately at room temperature.
- Remove damp books from shelves and spread out to dry.
- If damage occurs during a cool season, leave heat on; if in summer, use an air Conditioner if available.

### **Don'ts**

- Do not use an ordinary household vacuum to remove water.
- Do not use electrical appliances while on wet carpet or wet floors.
- Do not go into rooms with standing water if the electricity is on.
- Do not lift tacked down carpet without professional help. Lifting the carpet incorrectly could promote shrinkage.
- Do not wait to call for professional help. Damage from the water and bacteria growth can begin within hours.

### **Factors to be considered when drying carpet**

- Age and condition of carpet: If a carpet is so old that it is a better value to replace than attempt restoration, determine exact value of carpeting.
- Length of time carpet was exposed to water: Most carpets can withstand water for up to three days. Immediate response to your loss is critical.

### **Continued**

- Types of water: Basically, there are three types of water losses that affect the

### **Restoration process:**

Black water — sewage back-up or run-off water. These losses are hazardous and should be handled with caution.

Clean water — water from a clean source; no debris.

Grey water — this is water that is not necessarily clean, but not hazardous (Washing machine and dishwasher overflow, for example).

- Temperature of the water: Discharge from a hot water heater with very warm water will affect the glue used to hold the carpet fibers together.

### **Factors to be considered when drying wood floors**

- Wood floors are very sensitive; proper drying is critical.
- Wood naturally holds water; up to 10% depending on the type of floor.
- Wood can absorb another 5–10% without showing any noticeable effects. Within a few days, the floor cannot hold the water anymore and it will expand, causing cupping or crowning. At this point it is very difficult to restore.
- Emergency response is critical for any damage to wood floors.

