

## After suffering a loss – claim reporting information



### You may have suffered damage as a result of a peril.

As a valued client of Gallagher, we are here to support you through the insurance claims process.

The best way to notify your claim handler of a claim is to immediately and directly report it. In these extraordinary situations, it's important that your claim handler receives this information as quickly as possible. Please remember, it's imperative to maintain an up-to-date **Policy and Claim Reporting Information Directory**, should such an event occur.

In order for a claim to be initiated and an investigation to begin, the claim handler must have as much detail as possible. If you have photographs and/or video of the damage, this is extremely helpful. You should also include a **Preliminary Damage Assessment Report**, along with your pre-hurricane photos/videos and **Interior & Exterior Asset Inventory**.

As a reminder, you should also secure your location(s) to prevent further loss and begin to sort damaged items from undamaged items.

As you move through the claim investigation process, you may have various coverage related questions. Please reach out to your

Gallagher representative with specific policy and claim questions. During this high volume claim reporting period, you should anticipate the following:

- Adjuster assignment and initial contact may take some time. Some insurers may use adjusters under contract rather than staff adjusters, so the adjuster's contact information may appear different than expected.
- Access to the affected areas may be limited for quite sometime after the storm clears. It's not uncommon to have standing water that becomes polluted.
- You will be competing for labor and materials which could impact the timeframe and costs associated with repair and remediation.
- You should work with your adjuster closely. Should you have questions regarding the resolution process, your Gallagher representative is here to assist and ensure you are in control of the claim progress.

Your **Claim Reporting Information Guide** and insurance company website also contain important information about how to handle claims and manage losses.