

# What do I do in case of a loss?

How you make your claim is as important as what you claim.

The right time to make a claim is immediately or as soon as you are able.

## Alert your broker as soon as practically possible

If there is any danger or on-going damage occurring, your first priority should be to insure your safety and limit the damage to your property. At that point, you should take care to act quickly and with the right information.

- Alert your broker and your insurer of an insured loss as soon as your situation permits
- Keep phone numbers available
- Alert the police of any theft or break-in
- Do not alter evidence of the loss, for example, by starting to clean up after a pipe bursts or altering the scene of a break-in. If you absolutely must alter anything, take detailed pictures of the damage first

## Consider whether or not you should make a claim

First things first. Should you make a claim? There are some situations in which you shouldn't and your broker can help you decide.

- Is it covered? Remember that your policy has limits and exclusions that mean some losses are not covered. Property belonging to your employer, for example, is probably not covered. Damage from a fire that was set intentionally might not be covered and theft of a valuable painting could be beyond your insurance limit. Is it covered? Ask your broker first.
- If the loss is less than the amount of your deductible then you cannot make a claim.
- If your loss is covered and above the amount of your deductible, you might still not want to make a claim if your premiums will increase as a result. Again, ask your broker for advice.

## Work with your broker and the claims adjuster

Once your claim has been made, the insurance company may appoint an adjuster to get a clear picture of the circumstances and extent of the loss. They may assist in securing repairs and can help with arrangements for accommodations. They might also decide to limit the amount of a payment or to not pay at all – depending on the situation. If you are unsure about the role of your adjuster and the information they are using, be sure to contact your broker who can help bring clarity to the situation.

