

## Attention – Policyholder

Now that you have reported a claim under the policy, **we thought you would like to know!**

- The Adjuster** – represents the insurance company. He (or she) may be an employee of the insurance company or a representative of an independent adjusting firm which acts for many insurers and has been hired to look after your claim.
- The Adjuster's Job** – to get the information the insurance company must have to deal with your claim.
- The Way It's Done** – today's adjuster uses several methods. You may be contacted by mail, telephone or in person. Some adjusters may make a recording of the required information. The terms of your policy oblige you to give the adjuster appointed by your insurance company all necessary co-operation. Of course, if someone else is involved in your claim, he (or she) may also be insured and that insurance company may also appoint an adjuster. If the other person's adjuster contacts you, you should refer him to your adjuster.
- You, too, have obligations** – if your claim involves damage to your property, as far as is reasonably possible, protect the property from further loss or damage.
- Deductible** – your policy may contain a deductible clause. This means the insurance company will pay for that portion of the damage that exceeds the deductible amount. E.g., if the damage amounts to \$150 and you have a deductible of \$100, the insurance company will pay the excess over \$100, that is \$50.
- Damage to your Home or Other Property** – usually the adjuster will arrange to have an experienced contractor work out a fair price and who will be prepared to undertake the job. You are under no obligation to use the adjuster's contractor. His job is essentially to give the adjuster a valuation of the damage.
- Additional Living Expenses** – these are expenses in addition to your normal living expenses if you should be unable to live in your home as a result of its damage. Keep a careful account of your expenses.
- Legal Papers & Other Correspondence** – any communications or legal papers received from other parties to the accident or claim should be immediately referred, unanswered, to your adjuster for attention.

**IF THERE IS ANYTHING YOU DO NOT UNDERSTAND ABOUT THE PROGRESS OF YOUR CLAIM OR IF THERE IS ANY DELAY IN PROCESSING IT, CALL YOUR AGENT OR BROKER**