

How to File a Property Claim

You have just experienced a loss or damage to your building and/or business property. Please complete the steps below to ensure prompt response to your claim.

- 1) Call our office as soon as possible @ 1-800-985-2021 and let the receptionist know that you need to file a property claim. **Keep in mind that your property deductible, in most cases, is \$1,000 per claim.**
- 2) Take immediate steps to limit the amount of damage to your property. For example: If you have had water damage, contact an emergency service provider (i.e.: *Service Master*) to come in and clean up the area.
- 3) **Document Everything:** Keep accurate records of all costs associated with the clean up and detail what was done to eliminate further property loss. It is also helpful to take pictures of the damage and emergency repair work. If your loss involved a theft, you will need to forward a copy of the police report.
- 4) Depending upon severity of your loss and availability of local claims adjusters, you should be contacted within 48 hours by an insurance company representative.
- 5) Since your policy contains a “replacement cost” endorsement, it will be in your best interest to assist the adjuster to determine the actual cost to replace or repair your damaged property. It will help if you have receipts or can obtain cost estimates from local contractors and suppliers even before the adjuster calls you.
- 6) Do not throw away any damaged equipment or property until an adjuster has had an opportunity to survey the loss.
- 7) Document your conversations with insurance adjusters as well as contractors who will be providing you with repair estimates.
- 8) If you have purchased *loss of business income* protection and you are shut down for more than three days as a result of your covered property loss, you will be required to provide evidence of your lost income. Again, keep good records.
- 9) **NOTE: NOT ALL PROPERTY LOSSES ARE COVERED BY INSURANCE.** Please keep in mind that you may have a loss to property that you do not OWN (i.e.: some tenant improvements or air conditioning units). You may also have a loss caused by normal wear & tear or damage that has occurred over a long period of time (i.e.: rotting wood or drywall, poorly maintained roof, etc.) There are limitations and exclusions in every insurance policy. Please read your policy and let us know if you have any questions or if you would like to make changes.

Association Insurance Group

165 S. Union Blvd., Suite 410, Lakewood, CO 80228

Phone: 800-985-2021 Fax: 303-985-1248 Email: aigi@clubinsurance.com

(Form # 11)

Property Loss Form

NOTE:

Please follow the instructions outlined on the “How to File a Property Claim” form located in your safety manual.

Name of Club: _____

Person Completing this Form: _____

Title: _____ Phone Number: (_____) _____ - _____

Location Address of the Claim: _____

City: _____ State _____ Zip _____

What date did this loss occur? ____/____/____

Description of the Loss:

What property was damaged, lost, or destroyed by this incident:

What steps were taken to avoid further damage to your property?

Who should the claims adjuster contact at your club? _____

Important:

Fax this completed claim immediately to: 303-985-1248

Also, contact Association Insurance Group at 800-985-2021 to verify receipt of your claim.