

FILING A SMALL BUSINESS CLAIM

- Immediately contact your insurance agent when you experience a tornado, fire, accident or theft. Any criminal act should first be reported to the police.
- Review your insurance policy and check the conditions of coverage. Speak with your agent about any claim that can be made.
- Assess the damage and prepare a list of items destroyed or stolen. As mentioned, in case of vandalism or theft, you should report the incident to the police as soon as possible.
- Take photos to document your loss.
- Once your claim is reported, an adjuster (who may be an employee of the insurance company or an independent contractor) will be assigned. Try to establish contact within the first few days after your loss. The adjuster will be requesting you fill out a proof of loss to be submitted, and you can include photos or videos.
- Mitigate your damages. Obtain repair estimates from reputable contractors as soon as possible.
- In case of a major disaster, protect your property from further damage by making provisional repairs. If immediate repairs to equipment are required, preserve the damaged parts to be examined by the insurance adjuster. Save any receipts to document any temporary repairs you made.
- When filing the claim, be sure to mention the income generated from the business both before and after the disaster.
- Preserve the records of business activity and expenses incurred while operating the business in a temporary location during this period.
- If you are forced to shut your business, include the expenses that continue to be incurred despite closure. These may include cost of advertising and utilities.
- Maintain regular contact with your adjuster, as they can keep you informed of your claim status. Keep a calendar and record of your contact with the adjuster and involved contractors for tracking purposes. If filing a business income claim, consider hiring a forensic accountant to prepare the required documents.
- If you are not satisfied with the way your claim is being processed, let your insurance agent or claims manager know. If you are not satisfied with your claim handling, you may contact our Insurance Consumer Hotline at 800-726-7390.

CONTACT US

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