



your
Claim

helping you through the
catastrophe claims process



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Things to remember

Your Claim Number

Your Adjuster’s Contact Information

Your Local Branch or Storm Office Contact Information

Date and time of appointment with my adjuster

Note: All coverage is subject to your policy provisions. Some types of property are not covered at all, and some types of losses are not covered. The policy purchased and the facts of each claim will control coverage. In the event of a conflict between the policy purchased and this brochure, the policy’s provisions will prevail.

1-800-SHELTER (1-800-743-5837)
 Fax: 1-888-742-5671 (Include claim number)

What you can do...

Can I repair any damage before someone inspects my property?

Yes. In fact, your policy requires you to protect your property from more damage. If you have damage that may cause more loss to your property if not repaired, you should not wait for Shelter to inspect your home. We cover the reasonable cost you incur to temporarily repair covered property to protect it from immediate additional losses. You should save all receipts for any reasonable and necessary temporary or emergency repairs.

When can I hire a contractor and start repairs?

Sometimes finding a contractor after a storm is difficult and time-consuming, so it’s a good idea to start looking for one immediately. You do not have to wait for Shelter to inspect your home before selecting who you want to repair it, but other than temporary emergency repairs, your contractor should not begin any final repairs until we inspect the damage.

Should I get an estimate from a contractor?

You do not need to get a contractor’s estimate. Your adjuster will prepare an estimate and give it to you to review. We’ve provided more information about contractors later in this brochure.



What if I can't live in my home?

If your home is uninhabitable from a covered loss, your policy may cover **Additional Living Expenses**. We sometimes call this “ALE” for short. If your policy includes this coverage, it may reimburse you for your reasonable *increased* costs necessary to maintain your normal standard of living. We look at your normal living expenses before the loss and compare those to your actual expenses after the loss. If the total of all living expenses exceed the total of your pre-loss living expenses, then we will pay you the difference in ALE.

This includes your expenses for things like food, housing, and utilities. For example, let's say that before the loss your monthly living expenses included a mortgage, your home's utilities, tv, phone, and food, which totaled \$2,500. But after the loss, because you had to rent a temporary home, those monthly living expenses increased to \$3,000. Your monthly living expenses increased by \$500, which is your ALE.

Here are some examples of expenses that may increase after a loss. Each is based on an *increase* from your normal expenses.

- Extra food expense because you can't cook at home.
- Extra energy costs from paying power bills at a second location.
- Extra “connection fee” for phone service at your temporary residence.
- Necessary cost to board your animals normally cared for in your home.
- Hotel bill or rent for temporary residence.



What else you should know...

What if I have a question about the claim?

At any time during the process, even after we've paid your claim, our team is available to answer your questions. You may call the local catastrophe response office or the local claims branch.

Will this claim increase my premium?

Many factors impact your premium, including your policy coverage, prior claim history, state laws, and type of loss. Your local Shelter agent is best able to answer this question and would be happy to discuss your individual situation.

What other products does Shelter offer?

This is a good time to talk to your agent about our insurance review service. During this free consultation, our agent will review your insurance needs and offer suggestions for improving your coverage. We offer competitive rates for auto, home, life, and business insurance needs.

Thank you for letting us serve you.

Items damaged in the loss are not ALE but rather loss of personal property, like:

- Groceries in your refrigerator or pantry
- Clothing
- Toiletries and other sundry items
- Pet food

Your adjuster will give you a worksheet to complete that helps establish your increased living expense.

The policy also specifies how long it can reimburse you for these extra costs. Check your policy. All have a specific limit each will pay, and most will only pay these additional expenses for the shortest time reasonably necessary to repair or replace the property or for you to permanently relocate.

You should also keep all your receipts for any additional living expenses you want to claim.

What if some of my personal property is damaged?

If your policy covers personal property damage and a covered loss damaged some of that property, start listing all the damaged items to give to your claim adjuster. Be sure to include as much information as possible, like the manufacturers' names, model numbers, purchase dates, and purchase prices. You should also identify which items can be repaired.

To help organize this list, your adjuster will give you a Proof of Loss form.



What you can expect...

Processing catastrophe claims depends on many factors, but each claim typically follows these basic steps:

- **We assign an adjuster and a claim number**

After you report a loss, we assign an adjuster to evaluate the damages. We also assign a claim number to easily track your claim. Please write this number on everything you send to Shelter, including receipts, to help keep all the information about your claim together.

- **We call you**

A catastrophe response team adjuster will call you to answer your questions, explain the process and your coverages, and decide how best to handle your loss. The adjuster will usually schedule a time to inspect your property damage.

- **You provide us any needed information**

Your adjuster will tell you if you need to provide us any information. That may include a Proof of Loss so you can list all your damaged property.

- **We evaluate and estimate your damage**

Your adjuster will evaluate the covered damage and determine what needs to be repaired or replaced. He or she will then prepare an estimate of the cost to repair or replace the damaged property.

- **We review the estimate with you**

Your adjuster will talk with you about the damage estimate and answer your questions.

- **We pay your claim**

We will send you appropriate documents, answer any questions you may have, and pay you for your covered loss.

What if Shelter's estimate is different than my contractor's estimate?

If Shelter's and your contractor's estimates are different, you or your contractor should call your catastrophe claim adjuster. The adjuster will try to resolve the difference and adjust our estimate as necessary. We can only adjust our estimate and payment when the extra repairs or costs are needed and covered.

What if my contractor finds more damage?

If more damage is found during the repair, call your catastrophe claim adjuster or local claims office immediately. Your claim adjuster may be able to resolve it with your contractor by phone, but may need to reinspect the property.





Who you should hire...

Who repairs your home is your choice, so you should choose a contractor carefully. Make sure you are comfortable with that person or company repairing your home. Your adjuster cannot recommend contractors.

Sometimes after severe storms people from other areas or states travel to the damaged area for the repair work. Many of these contractors are qualified and reliable; but unfortunately, some are not and then cannot be found after the work is done. So here are some tips to help you find a reliable and qualified contractor:

- **Ask others**

Ask for recommendations from your friends, neighbors, and family members who have had recent repairs.

- **Interview Potential Contractors**

Interview prospective contractors and ask them for references. Then check them.

- **Check their work history**

Call your local Better Business Bureau and ask for information about your contractor's work history.

- **Ensure they're insured**

Get a copy of their declaration pages for liability and workers' compensation insurance.

- **Ask for a contract**

Require a written contract, including payment terms, and do not sign it until you fully understand it.

When will someone inspect my damage?

A catastrophe claim team adjuster will call you to determine if we need to inspect your damage or if we can settle your loss by phone. If we need to inspect the damage, the adjuster will schedule an appointment. We will get to everyone as quickly as possible, but we try to schedule customers with the most serious damage first.

How can I check the status of my claim?

Here are two ways to find out what is happening with your claim:

- You may call the adjuster assigned to your loss. Be sure to save the adjuster's phone number so you can easily find it. The last two pages of this brochure include a section where you can make notes and keep phone numbers.
- When needed, we set up a temporary Catastrophe Response office and you should call that office directly. If there is no temporary site, you may call your local branch office for help. You may call 1-800-SHELTER (743-5837) to obtain the appropriate number.

How long will it take to settle my claim?

The time it takes to complete the claim process depends on several things. Shelter brings in extra staff to handle the increased number of claims caused by a severe storm, but we have hundreds or even thousands of customers with damaged property. This, the severity and complexity of your damages, availability of contractors or vendors, and safety issues all contribute to the time it takes to settle your claim. Be assured, we will complete your claim and pay you as soon as we reasonably can.



What you will see...

After evaluating your damage, the adjuster will estimate the cost to repair or replace your damaged property. That estimate typically identifies what needs to be repaired or replaced and what your policy covers. Your adjuster can answer questions about the estimate.

Shelter's payment will be based on that estimate minus any depreciation and your deductible.

What's a Deductible?

Most policies include deductibles, which is the part of a covered loss that you must pay. In most cases, you pay the deductible directly to your repair company after the repairs are completed.

Your estimate will show the total depreciated cost to repair or replace all property covered by that particular coverage, minus the deductible. Your deductible is shown in your policy declarations or in the specific policy provision for that coverage. For example, if the estimate shows \$5,000 depreciated repair cost and your Dwelling coverage deductible is \$500, Shelter pays \$4,500.

What's Depreciation?

Depreciation is the decrease of an item's value based on many factors, like its age, material, wear and tear, or market conditions. Estimates typically show depreciation for items that are not brand new. It reduces the amount we pay you up front. Depending on your policy, we may reimburse you for the depreciation after you repair or replace the damaged property.

What if I disagree with the adjuster's estimate?

Despite our best efforts, differences of opinion do sometimes occur. If you disagree with our estimate, please call your claim adjuster. We can usually resolve the differences over the phone. We will also be happy to talk to your contractor. We always want to make sure our estimate is fair and accurate.

When will Shelter pay my claim?

After finishing inspecting your damage, the adjuster will usually be able to give you a copy of the completed estimate. We will mail your payment separately within a few days.

If your policy allows us to reimburse the depreciation we withheld in the first payment, we pay up to that amount after you repair or replace the property within a specified time (usually two years but check your policy.)

Why is my mortgage holder named on the payment?

Mortgagees are often named on your policy, and most require that their name be listed on claim payments. Most policies also require the mortgagee to be listed on payments. You will need to call your mortgagee to find out how to get their endorsement on it. You can usually find this contact information on the back of your monthly mortgage statement.