

# Your Duties After a Loss

To ensure the claims process goes as smooth as possible, it is crucial to follow these steps after experiencing a loss. These are your duties as an insured:

## $\frac{1}{2}$ if emergency services are needed, call 911 immediately!



#### REPORT

When it is safe to do so, report your claim to us or the insurance company as soon as possible. You can file on our website, by using the Client Connect app, or by phone.

# DOCUMENT

#### Take photographs and/or video of the damages before any changes are made to provide to your adjuster. Gather details from all involved parties. Wait until the scene is clear if this is an emergency situation.

MITIGATE

Mitigate the damages to prevent further loss. This may include turning off a water supply after a pipe burst, placing a tarp on a leaking roof, removing a tree, or hiring a mold and/or water remediation company.



#### DETAIL

Keep receipts of any incurred expenses related to the damages. If possible, retain any building components that are removed and/or replaced (or take photos) such as a broken pipe so that the insurance company can inspect them if necessary.



#### COOPERATE

Communicate promptly and provide all requested documents to your adjuster. Allow access to the property as needed by the insurance company, its representatives, or remediation companies.

# We're Here For You!

## & 800.686.8664



Claims@TheSpireTeam.com

Please allow 24-48 hours for an adjuster to reach out if you contact us directly.

### Dealing with a loss isn't easy, but filing a claim should be.

Client Connect allows you to instantly file claims, submit photos and communicate with your agent right from your mobile device. Download for free from your device's app store.





Apple Store

<u>Google Play</u>