**Guide to the Insurance Claim Process**

**1. Contact:** You will be contacted by a catastrophe adjuster to set an appointment for inspection of your claim

**2. Inspection:** The adjuster will determine the scope of necessary repairs to be able to prepare an estimate for the covered damages. If you have a contractor, please ask they be present for this inspection

**3. Estimate of Damages:** The catastrophe adjuster completes their file by writing an estimate for the covered damages.

**4. File Review:** All applicable coverages and the completed estimate are thoroughly reviewed and verified for accuracy.

**5. Payment Issued:** Reimbursement for repair or replacement of your damages may be made in two or more payments. You will receive a copy of the estimate of damages which details all of the following payments:

**1st Payment: Actual Cash Value (ACV):** ACV is the cost to either replace an item with like kind and quality, less depreciation or repair an item, less depreciation. Depreciation is a decrease in the value of that item due to its age and condition.

**6. Repairing your Property:** Contact a contractor of your choice and provide them a copy of the estimate. Review the estimate with them to ensure that the scope of damages and repair process is completely understood. If there is a cost difference, contact us immediately. Once the repairs are completed, you may be eligible for the following:

**2nd Payment: Replacement Cost (RC):** If your policy has replacement cost coverage, you may be entitled up to the full amount shown on the estimate you received with your first payment. To receive this payment, you will need to submit the following for proof of completion: An itemized invoice, photos of repaired property and any other documentation we may further request. Once the review process is complete, you will be reimbursed the depreciation that was withheld, or the actual cost of repairs less the deductible and initial payment, whichever is less to then pay to your contractor for the remainder of the claim payment.