Dear (Customer):

The report of damage to your property caused by the hurricane is acknowledged. We have forwarded the necessary written report to (name of adjusting organization, address and phone number) and a representative will contact you as soon as possible.

You should arrange for temporary repairs needed to protect your property from further damage. The bill for any such necessary repairs should be held by you pending arrival of the adjuster and the cost will be included in your claim.

Contractors’ estimates for permanent repairs may not be necessary unless there is extensive damage, since the adjuster can make estimates using prevailing cost figures of local contractors and repair shops. It is, of course, your privilege to obtain detailed estimates from a contractor of your choice before settling the loss. We feel, however, that the adjuster is capable of arriving at a fair settlement and also think this procedure will expedite loss settlements. If you do secure estimates, please hold them for the adjuster.

In a catastrophe such as this, the facilities of all insurance companies are taxed to an unusual degree because of the thousands of losses that have suddenly occurred. The companies this agency represents have augmented their local facilities by bringing in adjusters from other parts of the country to expedite loss adjustment work. Your loss will receive attention as soon as possible.

Your understanding and cooperation in this challenging situation is greatly appreciated. Do not hesitate to get in touch with us about any questions concerning your loss.

Sincerely,

**IMPORTANT INFORMATION REGARDING YOUR CLAIM**

If you have filed a property claim with us for a personal and/or business loss, following is some information that you will find helpful during this process:

* Under normal circumstances, your claim would be reported to the insurer by the end of the working day you reported it to us. We will strive to continue this level of service.
* The Insurer (your insurance company) will assign an adjuster to contact you at the number you gave on your claim report, so be sure to let us know where you can be reached. Insurers usually send adjusters to the more severely damaged properties first. If you suffered only minor damage, please be patient. When contacted by the adjuster, get his/her name, address, phone number, and claim number. This is important information for you to have. Also, ask the adjuster what the next step you should take it and when he/she will be back in touch with you. Ask the adjuster any questions you may have about your claim. Don’t be afraid to be persistent so that you understand the procedures.
* If your home or business is uninhabitable or you move somewhere else temporarily, be sure to let us know where you can be reached. Industry officials say the spray-painting of important information on signs after Andrew proved effective. Spray-painting your home or building is not recommended, as most policies do not cover exterior painting. Your name and correct address should be sufficient for an adjuster to find you. DO NOT INCLUDE YOUR POLICY NUMBER; someone else may take advantage of that. Unfortunately, flood insurance policies do not pay for temporary housing.
* Loss of Use coverage is designed to reimburse you for extra expenses and temporary housing. Usually the temporary housing figure is based on the fair rental value of your home or apartment and the length of time you will be displaced. Extra expenses include expenses that you would not normally incur, such as additional mileage, generators, electrical, phone or food expenses over and above your usual costs. The policy you have with your insurer does not obligate them to pay you the policy limit upfront. You must incur the extra expense and provide proof of loss in form of receipts or invoices.
* If you have a camera or video, take pictures of the damage including your contents.
* Begin making temporary repairs to prevent further damage. Save all of your receipts, the company will ask for them at a later date.
* Do not attempt to make permanent repairs on your home or business until an adjuster has inspected it.
* You will be required to complete a Personal Property Inventory form for damaged items.
* We suggest you accomplish this on a room-by-room basis.
* List the “Replacement Cost” of each item and its actual cash value. Replacement cost is what it would cost today to replace an item with another one just like it. Actual Cash Value is what the item is really worth after deducting for depreciation and wear.
* Attach any documentation you can (receipts, photos, canceled checks, credit card statements, warranty booklets, etc.).

* Most homeowners and business packages provide for removal of trees or branches that have fallen on your structure. They usually don’t pay for removal of trees or debris that blew in to your yard or fell in your yard without damaging anything. This coverage will vary by company.
* If you have not heard from an adjuster within a reasonable time period, notify us immediately so that we can determine what the delay is. We can assist you with your claim.

We are here to serve you. If you don’t tell us you are having difficulty with your claim, we will not be in a position to assist you. Any question or problem you encounter is important to us. Please help us by keeping the lines of communication open.