


# Your Catastrophe Claim

## Understanding the Claim Process





When damage happens, we can **get your claim moving quickly.**

*When severe weather or a catastrophic event occurs, Encompass understands your need to get your life back together as quickly as possible. While property damage varies in severity and can be isolated or widespread, we believe every claim is our opportunity to earn your loyalty.*

## **Expect the best from us in claim service.**

We want you to know that you can count on Encompass to respond to your claim in a prompt and friendly manner. We will work hard to keep you informed about what's going on and what you can expect. We will provide you with clear, straightforward answers about your claim, as well as your estimate.

**WE'RE HERE TO HELP**

It's human nature to want to start putting your life back in order as quickly as possible after a catastrophic event. That's why Encompass has a National Catastrophe Claim Center ready to help you. Please read through this brochure carefully to get answers to many common questions.

### **WHAT DO I DO IF MY HOME IS UNINHABITABLE?**

Your Encompass policy may provide for Additional Living Expense coverage. You may be reimbursed for the increase in cost that is necessary and reasonable to maintain your normal standard of living when your home is uninhabitable due to a covered loss. The period of time for which you'll be reimbursed is limited as specified by your policy.

Payments made under the Additional Living Expense provision are in addition to the applicable coverage policy limits. Please keep your receipts for any additional living expenses for reimbursement consideration.

## **SHOULD I WAIT UNTIL SOMEONE INSPECTS THE DAMAGE BEFORE MAKING REPAIRS?**

If temporary repairs are needed to prevent further loss to your property, you do not have to wait for Encompass to inspect your home or settle your loss. Temporary repairs must be made to prevent further loss to your property. Most Encompass property policies have a reimbursement provision for reasonable and necessary temporary repair costs that you incur while trying to protect your covered property from additional damage resulting from a covered loss. Please be sure to save your receipts for consideration of reimbursement.

You do not have to wait for your adjuster to inspect your home or settle your loss before selecting a repair firm. However, you must wait to begin repairs until an inspection is made and the damages are properly assessed or your adjuster has informed you of our decision to forego an inspection of your damages.

## **WHAT IF I HAVE DAMAGE TO MY PERSONAL PROPERTY?**

If your claim involves personal property and your policy provides coverage for personal property damages that result from a covered loss, make a list of all damaged items to give to your catastrophe claim team member. Be sure to include the manufacturers' names, model numbers, purchase dates and purchase prices. Indicate to the best of your ability whether or not items are repairable. Make sure you retain all damaged personal property for possible inspection by a catastrophe claim team member. To help you organize this information, you can request a home inventory form from your catastrophe team claim member.

## **WHAT SHOULD YOU DO?**

# The Catastrophe Claim Process

There are many variables that determine how quickly a catastrophe claim can be resolved. But each claim will typically follow these basic steps:

## **Step 1: Make a claim**

When you first report a loss, we assign a claim number to track your claim. You can report your loss by contacting TimeSaver Claim Service® at 1-800-588-7400.

## **Step 2: Talk with a catastrophe team member**

A catastrophe claim team member contacts you to answer your questions and determine the best way to handle your loss.

## **Step 3: Evaluate the damages for an estimate**

Your catastrophe claim team member evaluates the damages and determines needed repairs and/or replacement and prepares an estimate for covered damages.

## **Step 4: Review your estimate**

Your adjuster discusses with you the damage estimate and settlement based on your policy provisions, terms and coverage.

## **Step 5: Complete your claim**

We complete your claim by sending you appropriate documents, applicable payments, and by answering any questions that you may have.

After you reported your claim, you received a claim number. This number is how you can access information about your claim. Please write this number on all documents you submit to Encompass, including receipts and descriptions of damaged items, to help us keep your claim information together.

### **WHEN WILL SOMEONE INSPECT MY DAMAGE?**

Once a catastrophe claim team member contacts you, they will determine if an inspection of your damage is needed or if your loss can be settled by phone. If a damage inspection is needed, your claim team member will schedule a convenient time for an appointment.

Since catastrophes typically involve many severe claims, appointments are scheduled based on severity.

### **HOW LONG WILL IT TAKE TO COMPLETE MY CLAIM?**

The length of time it takes to complete the claim process depends on several factors. Although Encompass brings in additional staff to handle the increased claim volume following a severe weather event or catastrophe, there may be hundreds or even thousands of customers affected. This, in addition to the complexity of your damages, availability of vendors and safe access to damage areas, will contribute to the length of time it takes to settle your claim.

## **THE CLAIM PROCESS**

We will handle  
your catastrophe  
claim **from**  
**start** to **finish**.



## **HOW CAN I CHECK THE STATUS OF MY CLAIM?**

You may check the status of your claim by calling the Encompass National Catastrophe Claim Center at 1-800-340-3016 during regular business hours or contact your catastrophe claim adjuster directly. When calling, please be sure to have your claim number.

## **HOW DO I SEND DOCUMENTS TO ENCOMPASS?**

### **Encompass National Catastrophe Claim Center**

**1-800-340-3016**

P.O. Box 1000, Barrington IL 60011

Fax: 1-888-262-0912

A black and white photograph of three people—two women and one man—sitting around a table. They are all smiling and appear to be in a collaborative conversation. The man in the center is wearing a light-colored polo shirt. The woman on the left is wearing a light-colored button-down shirt. The woman on the right has curly hair and is wearing a dark-colored top. They are looking at each other and at papers on the table. The background is bright and out of focus.

We're here to  
**help** with any  
**questions**  
you have.

After your damages are evaluated, a catastrophe claim adjuster will prepare an estimate. Your estimate includes what needs to be repaired and/or replaced, as well as what is covered under your policy. Your adjuster can answer any questions you may have about your estimate.

### **WHY IS THERE DEPRECIATION SHOWN ON THE ESTIMATE?**

Depreciation is typically shown on all estimates for items that are not brand new. Depreciation is a decrease of the item's value due to age, wear or market conditions.

Your estimate may include depreciation for items and materials that are being replaced. Therefore, once the replacement of your covered loss has been completed, you may be able to recover the depreciation amount that was withheld depending on your policy terms, conditions and exclusions.

### **WHAT IF I DON'T AGREE WITH MY ENCOMPASS ESTIMATE?**

Sometimes, despite our best efforts, differences of opinion can occur. If you disagree with our damage estimate, please call your catastrophe claim adjuster or the Encompass National Catastrophe Claim Center at 1-800-340-3016. In many instances we can resolve the differences over the phone when warranted for covered damages. Our commitment is always to settle claims fairly.

## **YOUR ESTIMATE**

## **WHAT'S A DEDUCTIBLE?**

The deductible is the portion of a covered loss that you are responsible for under your policy. For example, if your covered claim is \$4,500 and your deductible is \$500, Encompass pays \$4,000.

## **WHEN DO I NEED TO PAY MY DEDUCTIBLE AND TO WHOM?**

The settlement check you receive from Encompass is based on the amount of your covered loss from the estimate minus your deductible and any applicable depreciation. In most cases, you would pay the amount of your deductible directly to your contractor once repairs are completed.

## **WHEN CAN I EXPECT TO RECEIVE A SETTLEMENT CHECK FROM ENCOMPASS?**

Your catastrophe claim team member will inspect the damage, prepare the estimate and, depending on the extent of damages, submit the repair estimate for approval. Once the estimate is approved, your check and the estimate will be mailed to you separately.

## **WHY DOES THE CHECK I RECEIVE FROM ENCOMPASS INCLUDE THE NAME OF MY MORTGAGE HOLDER?**

If you have a mortgage on your property, the mortgagee is usually named on your policy and included on claim payment checks for damages to your home. You will need to contact your mortgagee to find out how to obtain their endorsement on the check.

## **How to select a contractor.**

Selecting a qualified service to handle repairs is important. Here are a few tips to help you select a contractor.

### **Ask around**

Talk to friends and family members who have recently had repair work done.

### **Interview contractors**

Ask contractors for references and check them.

### **Verify the contractor is insured**

Ask if the contractor carries liability and workers compensation insurance.

### **Check work history**

Get information about your contractor's work history from your local Better Business Bureau.

### **Get it in writing**

Require a written contract, including an estimate for damages and payment terms, and do not sign until you fully understand the terms.

## **CAN MY CATASTROPHE CLAIM TEAM MEMBER RECOMMEND A CONTRACTOR?**

Unfortunately, Encompass does not recommend contractors following a catastrophe because contractors are often overwhelmed by the number of properties needing repairs. We recommend you talk to your family and friends to request the names of reliable, local contractors with whom they have worked.

## **WHAT IF MY CONTRACTOR'S ESTIMATE IS DIFFERENT FROM THE ENCOMPASS ESTIMATE?**

If there is a difference between Encompass' and your contractor's estimates, you or your contractor should immediately contact your catastrophe claim adjuster. We will do what we can to resolve the differences and make any necessary adjustments to the original estimate. These estimate adjustments are possible only when they are warranted and only for covered items.

## **WHAT IF ADDITIONAL DAMAGES ARE FOUND DURING THE REPAIR PROCESS?**

If additional damage is found during the repair process, you or your contractor should immediately call your catastrophe claim adjuster directly or the Encompass National Catastrophe Claim Center at 1-800-340-3016 to determine if the damage needs to be re-inspected or if it can be resolved by phone with your contractor.

A man with short brown hair, wearing a black and white striped polo shirt and khaki pants, is sitting on a dark-colored bench. He is smoking a cigarette in his right hand and holding a white folder or clipboard in his left hand. The background is slightly blurred, showing what appears to be a large, light-colored structure, possibly a tent or a large piece of equipment. The overall image has a muted, greyish tone.

We're **committed**  
to **resolving**  
your claim  
**professionally**  
and **fairly.**

## **NOW THAT I'VE HAD THIS CLAIM, WILL MY PREMIUM INCREASE?**

There are many factors that go into answering this question, including your policy coverage, prior claim history, your loss type and how long you have been with Encompass. The best source for the answer is your local independent insurance agent that represents Encompass, who would be happy to discuss your individual circumstances.

## **WILL ENCOMPASS CONTACT ME AFTER MY CLAIM?**

In some instances, you may be contacted by a member of our National Catastrophe Claim Team who would like to re-inspect your property for quality assurance purposes. You may also be contacted by someone conducting research for Encompass, inquiring about your claim experience. By agreeing to a property re-inspection or providing critical information about your claim experience, you are helping to assure that we provide the best possible claim experience.

***Thank you for doing business with Encompass.***



**We're here**  
for **you** before,  
during and after  
**your claim.**



