



# PROPERTY CLAIM INSTRUCTIONS

Prepared by VGM Insurance

## 1. Protect property from further damage.

- Cover the property if it is exposed to the elements.
- Make temporary repairs, if reasonable and necessary, to protect the property from further damage.
- Maintain a record of all expenses incurred.
- Separate damaged from undamaged personal property.

## 2. Take photos of damage (if possible).

## 3. Prepare an inventory of damaged property.

- List quantity, description and value.
- Attach bills, receipts, estimates and related documents.

## 4. Retain damaged property until a claims adjuster approves of its disposal (unless a danger to safety exists).

- The adjuster may need to inspect the property.
- The insurance company may be able to salvage the damaged property.

## 5. Notify police in the case of theft.

## 6. Expect to be contacted by the claims adjuster within one-two working days. Call your insurance agent or provider if you have not been contacted within that timeframe.

- If the damage significantly affects your continuing operations, the insurance carrier should be asked to expedite your claim.
- Let your insurance agent or provider know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.

## 7. Be prepared to provide additional information as requested by the claims adjuster.

- As a proactive measure, always keep your insurance information in a safe and accessible location, and ensure key members of your team know where to find it.



*For more information about what to do in the event of a claim, contact the VGM Insurance Claims Team today!*