

## DISASTER RESPONSE BULLETIN

We have prepared this bulletin for you as a valued policyholder of FCCI Insurance Group. It is intended to aid you in recovering from damages incurred because of the recent event. We are here to serve you and give you guidance throughout the claims process. The following is some important information regarding your claim.

### RECOMMENDATIONS

- Keep track of and cooperate with all FCCI claims contacts, which may include:
  - FCCI teammates
  - Independent adjusters working on behalf of FCCI
  - Vendors engaged by FCCI (engineers, appraisers, etc.)
- Communicate early and often with your FCCI representatives
- Document your loss:
  - Take photographs or videos of damages
  - Retain receipts
  - Secure written repair estimates (only work with licensed and insured contractors)
  - Inventory damaged content/personal property (be sure not to dispose of damaged items until they have been photographed or inspected by an adjuster)
  - Keep your FCCI claim number handy for discussing your claim with an FCCI representative
  - Collect any other information you feel is pertinent to your claim
- Protect your property from further damage (this could include making temporary repairs)
- Ask questions of any party involved

### THINGS TO AVOID

- Don't be pushed or forced into making a decision on the spot or signing a contract right away
- Don't accept the first repair quote; get multiple written estimates, which should include costs, scope of work to be performed and time schedules
- Avoid contractors who approach you about repairs without a business name and phone number on their vehicle
- Avoid working with contractors unwilling to provide references, a copy of their driver's license or contractor's license number
- Never sign a contract with blank spaces
- Never pay in full or sign a completion certificate until the work is completed
- Never pay in cash

FCCI Insurance Group appreciates your business, and we are here to keep our promises to our valued policyholders.

Claim Number: \_\_\_\_\_

Claims Adjuster: \_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

## CLAIM CHECKLIST

### BUILDING DAMAGE, PERSONAL PROPERTY/CONTENTS OR EQUIPMENT (if applicable)

- Secure the property as necessary (i.e., board up windows, tarp roof, etc.)
- Photograph or video all damages before repairs are done or items are disposed
- Compose a list of all building damages (interior by room, exterior by location)
- Secure several written repair estimates (or appraisals of personal property/equipment)
- Separate all damaged items labeling either as 'repair' or 'dispose,' and create a written inventory
- Retain all invoices for any items replaced

### BUSINESS INCOME (if applicable)

- Provide insurance adjuster with current and past Profit & Loss Statements (upon request)
- Compile and provide other financial support (upon request)

### GENERAL AND OTHER INFORMATION

- Provide related information and documentation to your insurance adjuster (upon request)

### NOTES

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