

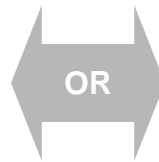


How to Report a Claim

You have two options to report a claim on your insurance policy:

Call your insurance agent

Most policyholders prefer to call their insurance agent to report a claim. Your agent can give you valuable advice about reporting a claim.



Call us directly at 800-945-7461

This is our toll-free, 24-hour claim hotline. One of our claims professionals will take your call. We will promptly notify your agent and assign a claims adjuster.

Please report your claim as soon as possible.

Reporting a loss quickly helps us handle your claim quickly and accurately.

Good information to have

To expedite the handling of your claim, please try to have the following information available when you call. Don't delay reporting your claim, however, if you lack some of the information requested.

- Policy number, name and address of the person on the policy (insured name)
- Date and location of the loss
- Description of the loss (e.g., fire in the kitchen)
- Police or fire report/police report number/police precinct or fire department that responded
- Cause of the loss (e.g., toaster oven wiring)
- Approximate dollar amount of the property loss (if known)
- Names and telephone numbers of people to contact to discuss the claim
- If there is a claim for bodily injury, the name, age and relationship of the person claiming injury
- Extent of the claimed injury/what the person is complaining of
- Was the person taken to a hospital?
- Were there any witnesses? Names of witnesses?
- Have you been contacted by an attorney representing the person making the claim?
- If there is a claim for property damage, the nature of the claimed damage

Our promise to you: Superb service from start to finish

For many people, the stress of suffering a loss can be compounded by the stress of dealing with the insurance company. We ask every client who has received a claim payment to assess our performance. The result: 97 percent of respondents would refer us to their friends or family.