

MAJOR & MINOR PERILS CLAIM



Facing property damage can be distressing, but at Allied Insurance Brokers (AIB), we're here to guide you through a seamless claims process, whether it's a Major or Minor Peril.

MAJOR PERILS (FLOOD, HURRICANE, FIRE, ETC.):

- **Initial Actions:**

- Photograph the damaged areas and items for documentation purposes.
- Secure the premises and items to prevent further loss or damage.

- **Prompt Reporting:**

- Report the loss to us as soon as possible, ideally within 30 days.
- Provide essential details about the incident to expedite the claims process.

- **Building Damage:**

- Obtain an estimate from a reputable builder or contractor for building damage.

- **Contents Damage:**

- Prepare an inventory of lost/damaged items, including their age, purchase prices, and/or repair estimates.
- Keep invoices for items purchased as supporting documentation.

- **Insurer's Assessment:**

- Your insurers will appoint an investigator/adjuster to inspect damages.
- Cooperate fully with the investigator to ensure a thorough assessment.

MINOR PERILS (BURGLARY, BURST PIPE, ETC.):

- **Immediate Reporting:**

Immediately report incidents like burglary or burst pipes to the Police where applicable.

- **Photographic Documentation:**

Photograph the area of damage, forced entry, or exit, especially if immediate repairs are needed.

- **Security Measures:**

Secure premises and items to prevent further loss or damage.

- **Estimate of Repair or Replacement:**

Obtain an estimate of repair or replacement for the damaged or stolen items.

- **Insurer's Investigation:**

Insurers will appoint an Investigator/Assessor to investigate the incident thoroughly.

- **Police Report Request:**

Request a Police Report to facilitate settlement.

Additional Tips:

Documentation is Key:

Keep all documentation, including photographs, invoices, and estimates, organized and accessible.

Cooperation is Crucial:

Cooperate fully with the appointed investigator/adjuster to facilitate a smooth claims process.



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