

HOMEOWNER CLAIM

How to **REPORT A CLAIM**



Having an accident at home or damage to your property is never fun, but knowing what to do can **put your mind at ease** and help the recovery process go smoothly. Check out the tips below on what you should or should not do if you have a homeowners claim.

What to do:

1. In case of a fire, contact 911 immediately.
2. If a crime was committed, contact law enforcement and take note of the police report number if available.
3. Take photos or video of the loss scene.
4. Document lost or damaged property. Create an inventory list and include any information on the items, including receipts, owner manuals, age/make/model, replacement quotes.
5. Make any necessary temporary repairs to protect property from further loss or damage.
6. Keep damaged items available for inspection.
7. Contact the carrier hotline or Affiliated Insurance Agencies, LLC as soon as possible to report a claim.

www.aiastl.com/claim-numbers

What NOT to do:

1. Do **NOT** post on social media about the incident or the other people involved.
2. Do **NOT** get rid of damaged items before they're inspected.
3. Do **NOT** disturb or alter the site of a fire before the investigation into the cause of the fire is complete.

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WHAT TO EXPECT



1

Report a Claim

By Phone
800.242.7666

By website
www.acuity.com

Have information ready
Be prepared with as much relevant information as possible, such as the date and location of the incident, other parties or property involved, and law enforcement that responded.

After we receive your claim, you'll be given a dedicated claims representative who will be your single point of contact throughout your entire claim.

2

Claim Investigation

Investigation

Your claims representative will investigate and evaluate your claim. The investigation may require help from you, such as providing a recorded statement of the incident or submitting damage estimates, photos, police reports, or other loss documentation.

Possible meeting

In some cases, a claims representative may meet with you to inspect your damaged property and discuss further loss details as needed.

If you have coverage questions, need rental or repair recommendations, or have other concerns, your claims representative is here to help!

3

Claim Resolution

Coverage Explained

Your claims representative will let you know what is covered based on the investigation and your policy's language.

After an agreed repair price or settlement value is reached, payment will be issued to the named insured on the policy or to the appropriate body shop and/or lien holder.

If the loss is not covered, we'll let you know as soon as possible, and we'll provide a written explanation.