

CATASTROPHE CLAIMS PROCESS

We're committed to serving our policyholders when disaster strikes and assisting you throughout the claims process.

STEP 1: Report your claim to us.

STEP 2: Tell us about your claim. Your claims professional will ask you for information about your loss, review and explain your policy coverage, including the deductible, and discuss next steps. If needed, they may schedule an in-person appointment or send an expert to your home, such as an engineer. Your claims professional will guide you through the claims process.

STEP 3: Your claims professional will evaluate the damages covered under your policy and provide you with an estimate.

STEP 4: After the evaluation has been completed, you will be advised of the coverage decision. Once your claim has been resolved, the file will be closed.

If you discover additional expenses or damages after your claim has been closed, or if you discover additional facts not previously presented regarding the loss, please contact us immediately to provide the information. At that time, your claim will be re-opened for additional review.

Important items to remember:

- Report your claim as soon as possible.
- To report a tropical storm or hurricane-related claim, contact **1-844-MY-AIIC-1** or file a claim online at **www.aiiflorida.com**

When filing a claim, please have the following information available:

- Your contact information
- Photos of the damages right after the loss
- Invoices for any temporary repairs or mechanical parts
- Receipts and invoices for incurred expenses if your home is deemed unlivable.
 - o **Please note:** Coverage for these expenses is known as Additional Living Expenses (ALE). Be sure to ask your claims representative if ALE is included in your policy.