

# Claims Process

At Zurich, we know the impact that catastrophes have on your business. It's an impact that extends beyond property damage, creating disruptions in your business and personal life.

Our team of professionals will work with you to process your claim fairly and in a timely manner, and help you begin to recover.

This document will help you understand the steps involved in the claims process. It will help you make informed decisions – like those you're accustomed to making in the course of doing business.

- You will be called and/or notified by mail with the contact information of the file handler responsible for the processing of your claim. Your file handler will be your primary contact throughout the claims process.
- At your earliest opportunity, have a preliminary discussion with your Zurich claims file handler.
- If necessary, we will inspect your property to determine the extent and nature of damage and to evaluate the cause of the damage. A property claims adjuster, who is either a Zurich employee, or a qualified vendor hired by Zurich, will do this.
- An initial report of the inspection will be sent to the Zurich claims file handler. The report will include a scope of the damage and an initial evaluation of the cause of the loss.
- If your claim requires the expertise of additional experts such as engineers, building construction consultants, or other resources to assist in the evaluation of the cause and/or extent of the loss, your Zurich claims file handler will let you know.
- Adjusters and experts retained by Zurich will complete their inspections and report their findings to the Zurich claims file handler.
- Depending on the nature of your claim, you may be asked to provide additional information relating to the damaged property. This may be in the form of repair estimates, initial purchase records, replacement receipts, or other documents that would be helpful in demonstrating the existence and value of damaged property.
- The Zurich claims file handler will evaluate all information received and will determine the coverage available under the policy.
- In some cases, we may need to conduct an additional investigation to reach a conclusion on the cause of loss or extent of damage.
- To ensure consistency of communication, the Zurich claims file manager will initiate discussions regarding Zurich's position. Adjusters and experts retained by Zurich are under explicit instructions to provide their feedback directly to Zurich. This ensures that the full array of available information is evaluated by the Zurich claims file handler in context of the insurance coverage.

- The Zurich claims file handler will coordinate communication during the entire process. Please do not contact the field adjuster or experts, unless you have been asked to provide specific information for them to evaluate.
- If you have any questions regarding the claim process, or the status of your claim at any time, please contact your Zurich claims file handler. Be sure to record your claim number and reference it on all correspondence.

#### Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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