

Homeowners Claim Checklist



Keep a pen and a copy of this checklist somewhere safe so you have it handy if the need arises. Policyholders call **1-800-747-7642** to file a claim.

If you are aware of insurance fraud, report it to our fraud hotline at **1-800-610-6437** or cfraud@rockfordmutual.com

You can rely on Rockford Mutual and your Independent Insurance Agent when a claim occurs. With a 97% Customer Satisfaction Rating, your policy is backed by quality claims service providing you with the attention to detail you deserve. Our priority is to settle your claim quickly and fairly.

☐ Safety

Always think safety first. Contact the police or emergency personnel if there are any injuries, a crime, or a fire. If you are injured, don't move and wait for help.

☐ Review Your Policy

Familiarize yourself with your policy so you know what is covered, how much coverage you have, and any limitations or deductibles that may apply. Ask your agent any questions you may have about coverage.

If you decide the damage warrants a claim, move on to the following steps.

☐ Document the Loss

DATE AND TIME OF LOSS

INSURANCE POLICY NUMBER

MORTGAGE LENDER'S NAME

- ☐ Take photos or video of the scene making sure to capture as much detail as possible in regard to what was damaged.
- ☐ Make a list of home possessions and property including their names, serial numbers, and values. **Do not throw anything away** until it is documented by your adjuster.

☐ File a Claim

- ☐ Call your insurance agent or Rockford Mutual directly at 1-800-747-7642 to file your claim as soon as possible.
- ☐ Note the name of the insurance agent handling your file, date and time of the call, a contact number and the claim number.

AGENT NAME

DATE & TIME OF CALL

CONTACT NUMBER

CLAIM NUMBER

☐ Prevent Further Damage

- ☐ Temporarily tarp damaged roofs
- ☐ Turn water off in the event of a burst pipe or leak
- ☐ Cover broken windows with boards
- ☐ Clean up standing water
- ☐ Begin drying furniture, clothing, floors, etc.

☐ Work with your Adjuster

After a loss, it's important to see the claims process through. Be sure to **cooperate with your adjuster** and provide any information necessary to help settle your claim as quickly as possible.

Remember:

- **Your property must be inspected.** Make yourself available for an inspection to assess damaged property, either digitally or in-person
- After a loss, several variables may affect the length of time needed to complete the claims process, including the number of affected properties, obstructions to accessing the property, the extent of damage to your property, and timelines indicated in your insurance policy.
- Be prepared to provide additional details and documentation regarding your claim.
- If you identify any additional damages to your property, let your adjuster know.

☐ Document All Communication

Document all communications with your insurance agent and adjuster. This includes maintaining a log of phone conversations, copying letters, and saving emails.

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