

Steps After A Weather Event

Sometimes things just happen and, unfortunately, losses are often a part of life. But as your advocate, we'll handle claims on your behalf from start to finish. This minimizes disruption to your daily routine and allows us to leverage our professional relationships to optimize your outcome.

At Lockton, we understand what it takes to restore or replace cherished belongings. We also recognize the emotional impact of your loss. As a result, we've built an in-house claims team whose goal is to alleviate your stress and accelerate decisions.

WHAT TO DO IF YOU SUFFER A LOSS

The purpose of having a comprehensive insurance program in place is so that you have it when you need it.

Step 1: Personal safety

- First, make sure you and your family are safe. Don't venture outside until it is safe and shut off electrical power as a precaution.
- Check on your pets to ensure they are physically and emotionally secure.
- Be careful as you conduct a perimeter check regarding broken glass, exposed wires, structural issues, or other hazards.
- If needed, move to a safe location such as a hotel.

Step 2: Document damage

- After discovering the damage, document the extent of your loss with photos or videos. Make sure you take photos **before** you begin cleaning the area.
- Add titles and time stamps to photos, if possible.
- Wear sturdy boots, gloves, and long sleeves when dealing with debris.
- Once you tidy the area, take more photos of the damage including close-ups as well as full-scope perspectives from multiple angles.



Step 3: Prevent further damage

- Cover broken windows of home and vehicles.
- Install a tarp over large areas of damage.

Step 4: Notify key resources and keep receipts

- If damage was exacerbated by theft or vandalism, contact the proper authorities and make sure to get a copy of their report for your claim.
- Call Lockton!** We'll walk you through the next steps so you know what to expect, and when to expect it. We'll coordinate your housing, car rentals, and more.
- Download the mobile app of your insurance carrier to receive communications regarding your claim.
- Save repair and cleanup quotes.
- Document all expenditures including invoices, purchase orders, and time sheets. Save hotel and food receipts.

NEXT STEPS

Lockton will provide you with regular status updates so you know exactly where you stand in the process. If you choose to handle a claim out-of-pocket, we can help with that, too.

If you have a claim, please contact us at **866.331.2770** or prsclaims@lockton.com.
We're here to help.