

Claims FAQ

Q. What should I do if I think I have a claim?

- In the event of a loss, damage, or accident, you should do the following:
- Notify the police if a law may have been broken.
- Report the claim as soon as practical by contacting your agent.
- Provide a description of how, when, and where the loss or accident occurred.
- Take reasonable steps to protect against further loss or damage even if it means making minor repairs. Keep receipts!
- Immediately send copies of any demands, notices, summonses or legal papers received in connection with the claim or lawsuit.
- Authorize the release of relevant records and other information needed to process the claim.
- Cooperate in the investigation, settlement, or defense of a claim or lawsuit.
- Advise us of any suspicious circumstances about a claim.
- Preserve evidence relating to an incident, e.g., potentially defective equipment.
- If someone is injured, make sure that appropriate medical attention is provided immediately. If the injured person requests it, please provide our name, address, and phone number, but do not assume any responsibility.

Q. What should I NOT do if I think I have a claim?

- Do not delay reporting while collecting information about an accident, injury or claim.
- Do not assume any obligation, make a payment, settlement, or incur expense, other than necessary first aid or emergency repairs, without the insurance carrier's consent, except at your own cost.
- Do not make statements along the lines of: "We'll take care of it for you." Let the person know that you will contact your insurance company and a representative from that company will be in touch.
- Do not do anything after an incident occurs that would interfere with the right to recover from others.
- Do not provide statements, written or oral, except those required legally by proper authorities, to anyone other than an authorized representative of the United Church of Christ Insurance Board.

Q. What will happen after I submit my claim?

- Within 48 hours of filing your claim you will receive a written confirmation of that claim. You will then be contacted by an

adjuster. Please do all that you can to facilitate that person's job (which is working to get you back on track)!

- We will be there to assist you every step of the way. A member of the IB will stay in contact with you and follow the process with you until everything is completely resolved.

Q. What can I do to help settle my claim quickly?

- If you get estimates right away, that will help. Generally, three estimates by qualified contractors will suffice when your building is damaged.

- Take photos and document the damages.

- Help your adjuster who will need to verify the value of damaged items. The more information (invoices, brand and model information) you provide, the faster we can process your claim.

Q. What should we do if someone sues our church?

- Notify the Insurance Board immediately!

- The injured person (plaintiff)'s attorney will provide you with the following: details of the complaint, a description of the lawsuit, the summons, and a request for your response.

- Send ALL of this paperwork to the Insurance Board. You may contact Joe K. Boyd for questions.

- You may have as little as 20 days to file a response. In some states, it may be a little longer. If you do not file a response within the time stated, the plaintiff will automatically receive a default judgment so don't delay.