



Adventist Risk
Management® Inc.

CLAIM REPORTING

24/7 Hotline: (888) 951-4276 (press 2)

CLAIMS@ADVENTISTRISK.ORG

Claim FORMS are available at www.adventistrisk.org > Forms > Claims

DO NOT WAIT TO FILE YOUR CLAIM – Provide as much information as you can but do not delay filing your claim because you are waiting on additional information.

DUTY TO PROTECT – You have a duty to protect your property. If you have a situation where the damage from a loss may cause additional risk or damage it is important to mitigate the loss. For example, this may mean turning off the water if you have broken pipes and calling a clean-up company. Do not hesitate to take care of your property. It will need to be done whether you have insurance coverage or not. Waiting will only make the problem worse.

HOW THE CLAIMS PROCESS WORKS

Your claims examiner will help you understand the process in greater detail; however, the process follows this model:

1

FILE CLAIM - A claim is filed with ARM, you have provided as much information as possible and the claim examiner helps you know what additional information is necessary. You work to provide all required information as quickly as possible. **VERIFY THAT THE CONTACT INFORMATION YOU PROVIDE IS CURRENT.**

2

INVESTIGATION - The claims examiner, often with the help of an on-site adjuster, conducts the investigation.

3

RESULT - When the investigation is complete the claims examiner will relate the result to you (if you are the designated contact person). The result may be that the claim is accepted, partially paid or denied. This is determined by the terms of the insurance policy, the deductible or perhaps a sublimit that applies to that type of loss.

4

PAYMENT - Adventist Risk Management will issue a payment for the loss.

- For property losses the payment goes to the insured (Conferee).
- For automobile losses the payment will go to the body shop or claimant.
- For personal injury losses the payment will go either to the claimant or to the provider, according to the policy.

DEDUCTIBLES

Claims are paid based on the insurance policy. Most insurance policies include a deductible, which is the amount you are responsible for before your coverage begins. Various types of losses may have different deductible amounts.

GLOSSARY:

ADJUSTER - An independent representative of the insurer who seeks to determine the extent of the insurer's liability for loss when a claim is submitted.

DAMAGE – Harm or injury resulting in loss of value or usefulness.

DEDUCTIBLE - Amount of loss that the insured incurs before the insurance can pay.

EXAMINER - The representative of an insurance company assigned to review claims made against insurance companies.

MITIGATE - To make less severe or serious, often with professional help.

POLICY - The written insurance contract including all clauses, riders, endorsements, and attached papers.

SUBLIMIT - The limit of how much can be paid on a specific type of loss.

WEAR & TEAR - The normal, expected deterioration of an insured object (wear and tear is excluded from insurance policy coverage because it is inevitable).

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