

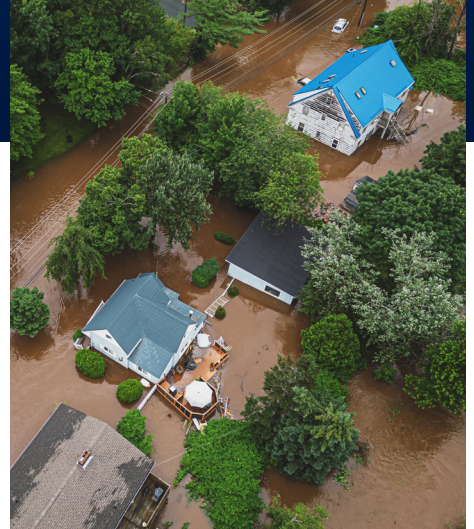
## PERSONAL LINES

# Claims Reporting Guidelines

In the event of a loss, these general guidelines can help you navigate next steps and support a smoother claims process. Each situation is unique, so consider the actions most applicable to your circumstances.

## Consider the Following Steps If You Sustain a Loss:

- **Notify the authorities:** Report your situation to the relevant authorities in the event of theft, vandalism, collision, or bodily injury.
- **Report the claim to the carrier:** The most efficient way to start the claim process is to report your claim directly to your insurance carrier. Use the claim reporting information listed on your policy documents.
- **Photograph and document:** Take pictures of the damage and relevant surroundings. Make notes of what happened and document the details. Inspect personal property for damaged or missing items.
- **Protect and make temporary repairs:** Take all necessary steps to protect your property from further loss and make only necessary temporary repairs. Rescue your most valuable items, if possible, but be careful not to put yourself or anyone at safety risk.
- **Inspect before permanent repairs:** Do not begin permanent repair work until the insurance carrier inspects and/or surveys the damage. Do not throw away any damaged items or materials until the insurance company has inspected and given approval to discard the items.
- **Take caution when working with Public Adjusters:** Before engaging with a public adjuster, consult with your insurance carrier or your Brown & Brown advisor. Hiring a public adjuster before these discussions may prevent us from helping you with claims advocacy.
- **Refrain from admitting liability or fault.** Do not engage in actions that could result in further damage. Let your insurance carrier adjuster handle the claim on your behalf and make any coverage determinations.





## About Brown & Brown

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