**Reporting a Property Damage Claim to Catholic Mutual**

1-800-228-6108 Extension 2444

reportaclaim@catholicmutual.org

Reporting a Property damage claim to Catholic Mutual is very simple and can be done by email or 24 hours a day by calling our 800 number. Before you report a claim please take a moment to answer the following questions:

- *Is this a claim? Is the damage covered?*
- *What have we done to mitigate the damage?*
- *Do I have enough information to report a claim?*
- *What do I do next?*

**Is this a claim? Is the damage covered?**

In order to determine if property damage is a covered loss you must first ask yourself if the cause is a sudden and accidental event. Your insurance certificate is designed to assist with the financial cost to repair damages from a single sudden event. Examples of this could be: a fire, a strong wind or hail storm, a broken pipe, a vehicle striking the building or a lightning strike, all of these are known as covered perils in the insurance certificate and are generally covered.

Damage not covered by the insurance certificate are typically a result of damage that occurs over a period of time. Water damage caused by a pipe bursting is covered but a slow leak over time is not a covered claim. Large hail bruising the shingles is a sudden and accidental event but years of wear and deterioration would also not be a covered loss.

You can always call our 800 number and speak with an adjuster if you are questioning if your damage is covered or not.

**What have we done to mitigate the damage?**

In the event of an emergency loss, take the following steps to mitigate the damage before calling in the claim:
• **Fire**- Call 911 immediately to extinguish the fire. Contact an emergency contractor of your choice for urgent repairs and remediation of damages.

• **Broken pipe water loss**- Turn off the water to the building and contact the water emergency service contractor of your choice.

• **Flood (rain water entering at ground level)**- Contact a water emergency service contractor.

• **Roof leak**- Use buckets or pans to catch the water dripping from the ceiling. Contact a local roofer to make temporary repairs to the roof.

**Do I have enough information to report a claim?**

When reporting a claim Catholic Mutual will need some basic information to assist us in processing your file quickly. We will need the following information:

• Parish location including the damaged building.

• A detailed description of the damage.

• The proximate cause of damage.

• A Parish contact who will be working with the adjuster throughout the claim process.

• The date of loss.

• Information on what has been done to mitigate the damages.

**What do I do next?**

Once a claim is reported you need to ensure the property is safe and secure. If temporary repairs are needed you will need to contact a local contractor to patch a roof or board up windows. In the case of interior water damage you may contact a local emergency service contractor to begin extracting water and drying the building.

A Catholic Mutual claims adjuster will be assigned your claim and will contact you within 24 hours to introduce themselves and discuss your claim. In most cases a local adjuster will be sent to meet with you and document the damages write a repair estimate. Your CMG adjuster will handle your claim until a settlement has been reached.