

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.