

## PROPERTY LOSSES - SPECIAL WATER DAMAGE PROCEDURES

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### REPORTING OF CLAIMS OR ACCIDENTS

Any loss or claim that may involve the protection afforded by your insurance program should be reported promptly to Favor & Company. Prompt reporting often prevents minor claims from becoming major problems. Failure to report claims promptly violates the conditions of your insurance policy and could result in the insurance company being relieved of responsibility for payment of an otherwise valid claim.

While a telephone call or online form submission will begin the claim service process, written reports are also necessary and should be forwarded as soon as possible. Once the initial report is received, claims adjustors from the nearest office of the insurance company or independent adjustors from your local community will be assigned as necessary.

1. **REPORT CLAIMS PROMPTLY.** Contact Favor & Company at (303) 750-1122.
2. **PROTECT THE PROPERTY FROM FURTHER DAMAGE.** Take all reasonable steps to protect the property from further damage. Board up damage to protect property and remove furniture, carpets, and other items from wet areas. Keep complete accurate records of your expenses for emergency or temporary repairs, for consideration in the settlement of the claim.
3. **BEWARE FALLING CEILINGS.** Sagging ceilings may collapse due to weakness or weight of collected water. Be careful if you attempt to drain the water. Puncture a small hole in the ceiling. Be sure to have adequate containers available to collect the drainage.
4. **CHECK ELECTRICAL SYSTEM.** If water has damaged or contacted your electrical system, turn off the power. Have an expert check for electrical hazards before restoring power.
5. **PROMPT ATTENTION FOR WATER DAMAGED CARPETS.** Promptly contact professionals for water extraction / cleaning assistance. Carpeting can usually be restored or repaired if promptly dried and cleaned.
6. **OBTAIN REPAIR ESTIMATES.** Begin to secure damage repair estimates. Do not begin any repairs, except those protecting the property from further damage, until the insurance company adjustor has inspected the damaged property, or until authorized to begin repairs by the adjustor or Favor & Company.
7. **SEPARATE DAMAGED AND UNDAMAGED PROPERTY.** Do not discard damaged property without authorization from the insurance company adjustor or Favor & Company.
8. **INVENTORY DAMAGES AND DOCUMENT YOUR CLAIM.** Prepare your claim documentation. Provide complete information (receipts or estimates) that documents property values and/or claim damages. Pre-loss inventories with pictures & descriptions can be very helpful.

9. **PREPARE A COMPLETE RECORD OF LOSS EXPENSES.** Begin and maintain a complete record of all claim related expenses, particularly those extra and unusual or extraordinary expenses sustained or incurred as a result of the loss or claim.

*Please contact us should any questions arise with respect to a claim.*