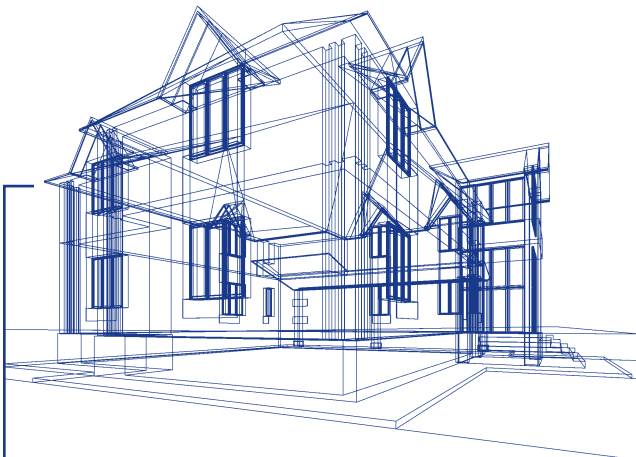




WHY A CHECKLIST?

When you suffer a loss, it can be hard to pull your focus back to the dozens of tasks that soon will require your attention.

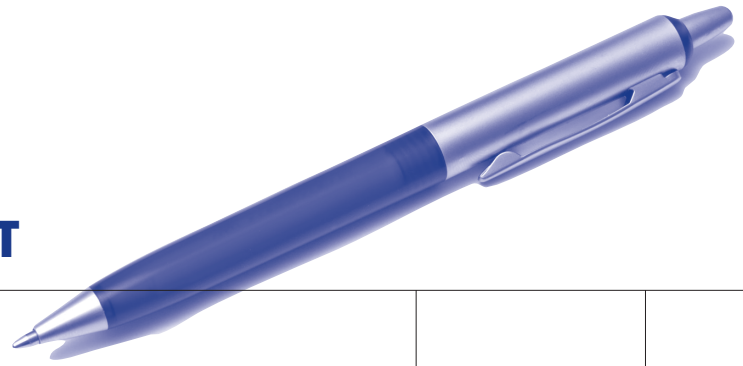
As your professional, independent insurance agency, we're never more than a phone call away. However, there's nothing quite like a checklist in your pocket for keeping track of the details that will help ensure the recovery process is smooth and brief.



A PROPERTY LOSS CAN HAPPEN AT ANY TIME!

Will you know what to do next?
Your professional, independent insurance agent is here to help.

PROPERTY LOSS CHECKLIST



Must do	Task	Date completed	Ongoing
	<i>Contact your professional, independent insurance agent</i>		
	Keep a timeline of pertinent events		
	If a crime was committed, notify law enforcement		
	Obtain copies of police/fire department reports, if applicable Obtain identification of all emergency personnel that assisted		
	Record and photograph the damage (photograph from different angles)		
	Record an inventory list of all damaged/stolen property		
	Keep all damaged parts/property		
	Document all conversations relating to loss (when, who, what)		
	Take steps to prevent further damage to property (remember to keep copies of receipts for expenses)		
	Secure location if uninhabitable Stop deliveries of newspapers, mail Have cable turned off		
	Obtain repair estimates		
	Obtain copy of adjuster's report: Document any discrepancies		
	If power is out: Have water turned off (winter months) to eliminate pipe freezing exposure Ensure all appliances/electronics are unplugged (to avoid power surge when power comes back on)		
	Make copies of all correspondence		
	Make copies of all claim checks		
	If property is uninhabitable, and you need to reside elsewhere, keep receipts of: Food expenses Travel expenses (additional mileage as a result of loss) Utility expenses Clothing expenses Room and board expenses Storage expenses if property needs to be moved and stored		