

YOU HAVE SUSTAINED DAMAGE TO YOUR HOME, NOW WHAT?

- 1. File a Claim** - Call and let us know what happened. File your claim by calling 800-255-0187, and you will be greeted by one of our claims assignment specialists. The claims specialist will set up the claim for you and then assign your claim to an Armed Forces Insurance (AFI) staff adjuster.
- 2. Contact With Your Assigned AFI Staff Adjuster** - Once the claim has been assigned to an AFI staff adjuster, they will contact you to discuss the specific details of your loss and go over the policy coverages and limits that may apply to your loss. In most cases, the AFI staff adjuster will then assign your claim to an independent field adjuster who will come out to your property and document the damages.
- 3. Independent Field Adjuster Contact and Inspection** - The independent field adjuster will reach out to you to set an appointment to complete an on-site inspection of your property. This will include taking photos, completing diagrams and taking measurements, etc. The independent field adjuster will use the information to complete an estimate. This information will be submitted to your AFI staff adjuster.
- 4. Evaluation and Coverage Determination** - Once your AFI staff adjuster receives the field inspection report, they will review the report in conjunction with your insurance policy. Once the coverage determination has been made, the AFI staff adjuster will contact you to discuss the coverage outcome. A formal coverage and/or settlement letter will be sent to you as well.
- 5. Settlements/Payments** - If you have a mortgage on your home, the settlement check will include the mortgage company as an additional payee. You will want to contact your mortgage company to receive instructions on how to get the settlement check endorsed.
- 6. Repair the Damages** - It is the property owner's responsibility to hire a contractor to complete the repairs to the home. Once the contractor has been selected, please provide the copy of the estimate that AFI provided you to your contractor. If your contractor's estimate exceeds ours, please provide a copy of their estimate to us so that we can review it before the repairs are scheduled. At that time, we will review your contractor's estimate to determine if any supplemental payments are warranted.
- 7. Final Payment** - Your initial claim payment will typically be calculated on an Actual Cash Value (ACV) basis minus the policy deductible. Therefore, if your policy includes Replacement Cost Coverage, you may be eligible to collect recoverable depreciation once the final repairs to your home have been completed. AFI requires supporting documentation that all repairs have been made for all property claims. Once the verification of repairs has been received, AFI will review the documentation, issue final payment (when applicable), and close your claim.

DEFINITIONS

Replacement Cost Coverage - is the cost to replace the damaged property with materials of like kind and quality.

Actual Cash Value (ACV) - is the cost to repair or replace the damaged property, minus depreciation.

Depreciation - is the decrease in the value of property over a period of time due to age, wear and tear.

Deductible - is the amount you (insured) are responsible for paying toward your covered loss.

Call **800-255-0187** for the right answers from a real person

or visit www.afi.org/claims for more information.