

# LOSS CHECKLIST



*In the event of a loss please remember the following:*

- Protect yourself and others. If your property has sustained structural damage or if you are uncertain about its safety, contact local officials before entering your property.
- Never touch electrical components while standing in water. If your safety appears at risk, leave the premises immediately.
- Report your claim to Narragansett Bay Insurance Company as soon as possible. 1-800-343-3375 (option 2, then 1). If possible, have your policy number handy when reporting a claim.
- Make necessary emergency repairs to avoid additional damage and take pictures of the damage, if possible.
- Preserve damaged property for inspection by our adjuster.
- Keep a detailed list of all costs you incur for temporary repairs, lodging, meals, etc. These items may be covered if the loss is covered under the policy.
- If your claim is the result of an action that constitutes a crime, such as a burglary, be sure to report the incident to your local police department as soon as possible.
- Keep your contact information up-to-date: Please notify your agent of any changes to your mailing address, telephone number, e-mail or mortgage company. This will assist in preventing any delays in the processing of your claim.
- Submit the claim only once: Please do not enter the loss multiple times over the internet. Also, please do not resubmit the claim if it has already been reported by telephone. Multiple submissions may delay response time.
- Contact the flood carrier: Damages caused by flood, surface water or seepage are generally not covered by homeowners insurance policies (emergency services costs would not be covered if this is the case); the standard (AOP) deductible applies. Since "flood" is not covered by standard homeowners insurance policies, if your loss may be due to a "flood", you should report the loss to your flood insurance carrier. If you do not have flood insurance, you still may be eligible for assistance. For additional information, please visit <http://www.fema.gov/apply-assistance>.

800-343-3375

Business Hours

Mon - Fri 8:30 a.m. - 5:00 p.m. EST

