

How to File a Claim

Filing an insurance claim for your business can feel like an overwhelming task. More times than not, claims follow unfortunate events such as disastrous weather or a customer injury. To help you submit a claim with ease, we've compiled some useful information you need to make the best of this trying experience.



How to File a Claim

Property Claims

Important Tip!

The most important thing to remember when filing a claim is to provide only the necessary information. Simply give the facts and the insurance company will take care of the rest.

PROTECT PROPERTY FROM FURTHER DAMAGE.

1

- Cover the property if it is exposed to the elements
- Make temporary repairs, if reasonable and necessary, to protect the property from further damage.
- Maintain a record of all expenses incurred.
- Separate damaged from undamaged personal property.

2

TAKE PHOTOS AND VIDEOS OF DAMAGE (IF POSSIBLE).

3

PREPARE AN INVENTORY OF DAMAGED PERSONAL PROPERTY.

- List quantity, description and value.
- Attach bills, receipts, estimates and related documents.

4

RETAIN DAMAGED PROPERTY UNTIL A CLAIMS ADJUSTER APPROVES ITS DISPOSAL (UNLESS A DANGER TO SAFETY EXISTS).

- The adjuster may need to inspect the property.
- The insurance company may be able to salvage the damaged property.

5

NOTIFY THE POLICE IN THE EVENT OF THEFT

6

EXPECT TO BE CONTACTED BY THE CLAIMS ADJUSTER WITHIN A FEW WORKING DAYS.

- Please call CBIZ Adventure Sports Insurance if you have not been contacted within a week timeframe.
- If the damage significantly affects your continuing operations, we will request to expedite your claim.
- Please let us know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.

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BE PREPARED TO PROVIDE ADDITIONAL INFORMATION AS REQUESTED BY THE CLAIMS ADJUSTER.

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General Liability Claims

1

PROVIDE ALL DOCUMENTS, CORRESPONDENCE OR LAWSUIT PAPERS YOU HAVE THAT RELATE TO THIS INCIDENT.

2

PROVIDE NAMES AND ADDRESSES OF ANY WITNESSES TO THE INCIDENT, OR WHO MAY BE ABLE TO PROVIDE DETAILS ON THE PRODUCT OR LOCATION INVOLVED IN THE INCIDENT.

3

THE CLAIMS ADJUSTER WILL DEAL DIRECTLY WITH THE CLAIMANT OR HIS/HER ATTORNEY.

- Do not deal with the claimant yourself.
- Please refer any and all inquiries you receive from a claimant or their representative to your insurance company's adjuster or contact CBIZ for help.

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EXPECT TO BE CONTACTED BY THE CLAIMS ADJUSTER WITHIN TWO WORKING DAYS.

- Please call CBIZ Adventure Sports Insurance if you have not been contacted within that timeframe.

HERE FOR YOU.

If you have purchased a comprehensive policy that includes the right coverage, CBIZ Adventure Sports Insurance Program will cover the cost of repairing your property as well as any income you're unable to collect from travelers while those repairs are happening. Please let us know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.

Life happens. Protect yourself, your guides, your business and your peace of mind with coverage that leaves nothing to chance. Adventure more and worry less with CBIZ Adventure Sports Insurance.