



Need to file an insurance claim?

We hope it never happens, but that's why you have insurance coverage—to help pay for repairs or other expenses in the event of a covered loss.

Speak with your team at Howard Hanna Insurance Services before filing the claim. We'll ensure that you receive appropriate guidance, advice, and direction on what to do as well as avoid filing any unnecessary claims.

Take these steps if you need to file an insurance claim:

- 1** Ensure the safety of all parties, including yourself.
- 2** Call Howard Hanna Insurance at **704-547-5656** to discuss your claim. We're here to begin the claim process, to address any coverage questions you have and to advise you on expectations. Be sure to consult a professional before taking on any type of mitigation or repairs that may be unsafe.
- 3** Call your insurance carrier to report the claim.

PRINT TWO COPIES OF THIS DOCUMENT. KEEP ONE IN A SAFE PLACE AT HOME AND PUT ONE IN YOUR GLOVE BOX WITH YOUR AUTOMOBILE INSURANCE CARD AND REGISTRATION.



DO I NEED TO FILE AN INSURANCE CLAIM?

If the amount of damages is less than the cost of your deductible or you can afford to cover the costs out of pocket, it might not be worth filing a claim and risk adverse impact to your future policy premium. Your Howard Hanna Insurance agent will advise you about legal requirements and what makes the most sense for your loss.



MY HOME OR PROPERTY HAS BEEN DAMAGED.

If a crime was committed, contact the police. Secure your property and take steps to prevent any further damage, such as covering your roof or windows with a tarp. Remove valuables and lock your doors and windows. Take these same precautions if you need to evacuate before a storm.

Contact Howard Hanna Insurance and let us know how you can be reached. We'll advise you of the next steps and how to file a claim with your homeowners insurance carrier.

Make reasonable, temporary repairs to prevent further damage to your home and its contents. However, do not make extensive repairs before the claims adjuster arrives. Do not throw away damaged property and keep it in a secure area. Take photos of damage, including photos before and after emergency repairs. Keep all receipts and make a list of everything that was damaged or stolen. Provide documents, bills, or receipts to help document possession of damaged or stolen items.



I'VE BEEN IN AN AUTOMOBILE ACCIDENT.

- Stop your car in a safe place.
- Move your car, if needed, to protect against further damage and keep from blocking traffic.
- Call the police, especially when there are injuries, or it was a hit-and-run accident.
- Get the other driver's name, address, phone number and driver's license number; also, the make, model and license plate number of all vehicles involved.
- Record the name of the insurance company and policy number exactly as it appears on the other driver's proof of insurance card.
- Get the names of any witnesses as well as their address and telephone number. Keep detailed notes from any conversations with people involved with the accident or who witnessed the accident.
- Take photos of the accident from all angles.
- Don't forget about the accident. You may have hidden damages, unknown injuries or later find that a lawsuit has been filed against you.
- Call your team at Howard Hanna Insurance to report the accident. We'll advise you whether to file a claim under your policy or not and how to reach your automobile insurance carrier. We can also assist you with filling out forms and providing required documentation.

HOWARD HANNA INSURANCE SERVICES: 704-547-5656

My Homeowners Insurance Carrier: _____

Contact Number: _____

My Automobile Insurance Carrier: _____

Contact Number: _____