

HOW TO FILE A CLAIM

If your home has been damaged...

In order to receive funds to repair your property, you are required to file a claim with your insurance carrier. If your property has been damaged by a disaster, follow the steps below to file a property insurance claim.

Note: These steps are provided as a general overview. Individual circumstances may vary.

Step 1: Contact your insurance agent and advise them of the damages. Once your insurance company evaluates the damages, they will begin to file your claim.

Step 2: If approved, your insurance carrier will pay the claim by issuing a check to pay for repairs. The check will be made out to everyone that has a financial interest in the property, including you and your mortgage company/servicer.

Step 3: Contact our Loss Draft (Insurance Claims) Department at 1-866-822-3434 or visit www.insuranceclaimcheck.com to share the claim information that was provided to your insurance agent.

Please note: You may not deliver loss draft checks in person. Mail your loss draft check and documentation to us as follows:

Regular Mail: ATTN: Loss Draft (Insurance Claims) Department, P.O. Box 202014, Florence, SC 29502-2014

Overnight Mail: ATTN: Loss Draft (Insurance Claims) Department, 1323 Celebration Boulevard, Florence, SC 29501

Step 4: Once your claim is approved, our Loss Draft (Insurance Claims) Department will process your claim according to your mortgage loan type and payment status. Please contact the Loss Draft (Insurance Claims) Department for more information on claim processing procedures.

- > The payment status of your mortgage loan may impact the handling of your claim funds.
- > A licensed contractor may be required based on the status of the mortgage loan and the amount of the insurance loss proceeds. The insurance funds are expected to be used to rebuild or restore the property to good condition unless the mortgage holder requires that the funds be used to pay off or pay down the balance of your mortgage. Insurance claim proceeds may not be used to provide payment to attorneys or public adjusters.
- > Since your mortgage company has a financial interest in your property and is named as a loss payee on your property insurance policy, the insurance company issuing the

claim payments typically names both the insured homeowner and lender/mortgage company as co-payees.