



PRIVATE CLIENT CLAIMS REPORTING GUIDELINES

When you have a claim, Risk Strategies is here to assist.

Following the steps below will help ensure your claims experience goes as smoothly as possible.

Key actions to take when you sustain a loss and need to file a claim:

- **Notify the authorities:** Report your situation to the relevant authorities in the event of theft, vandalism, collision, or bodily injury.
- **Report the claim to the carrier:** The most efficient way to start the claim process is to report your claim directly to your insurance carrier. Use the claim reporting information listed on your policy documents and the [Risk Strategies Claims Page](#).
- **Photograph and document:** Take pictures of the damage and relevant surroundings. Make notes of what happened and document the details. Inspect personal property for damaged or missing items.
- **Protect and make temporary repairs:** Take all necessary steps to protect your property from further loss and make only necessary temporary repairs. Rescue your most valuable items, if possible, but be careful not to put yourself or anyone at safety risk.
- **Inspect before permanent repairs:** Do not begin permanent repair work until the insurance carrier inspects and/or surveys the damage. Do not throw away any damaged items or materials until the insurance company has inspected and given approval to discard the items.
- **Be cautious when engaging with third party contractors:** Some third party contractors exploit homeowners after disasters by offering their services at higher prices or requiring upfront payments. Seek multiple quotes, discuss with your insurance company, and ensure you have a signed contract prior to beginning repair or remediation work.
- **Beware of direct contact from public adjusters:** Before engaging with a public adjuster, consult with your insurance carrier or your Risk Strategies advisor. Hiring a public adjuster before these discussions will prevent us in helping you with claims advocacy as they would be your legal representative.
- **Refrain from admitting liability, fault, or engaging in actions that could result in further damage:** Let your insurance adjuster handle the claim on your behalf and make any coverage determinations.

If you need additional claims assistance, contact us:

Risk Strategies Claims Team at claims@risk-strategies.com | www.risk-strategies.com/report-claim

Risk Strategies Private Client Team at privateclient@risk-strategies.com | www.risk-strategies.com/privateclient

Contact your Risk Strategies Private Client Account Executive