

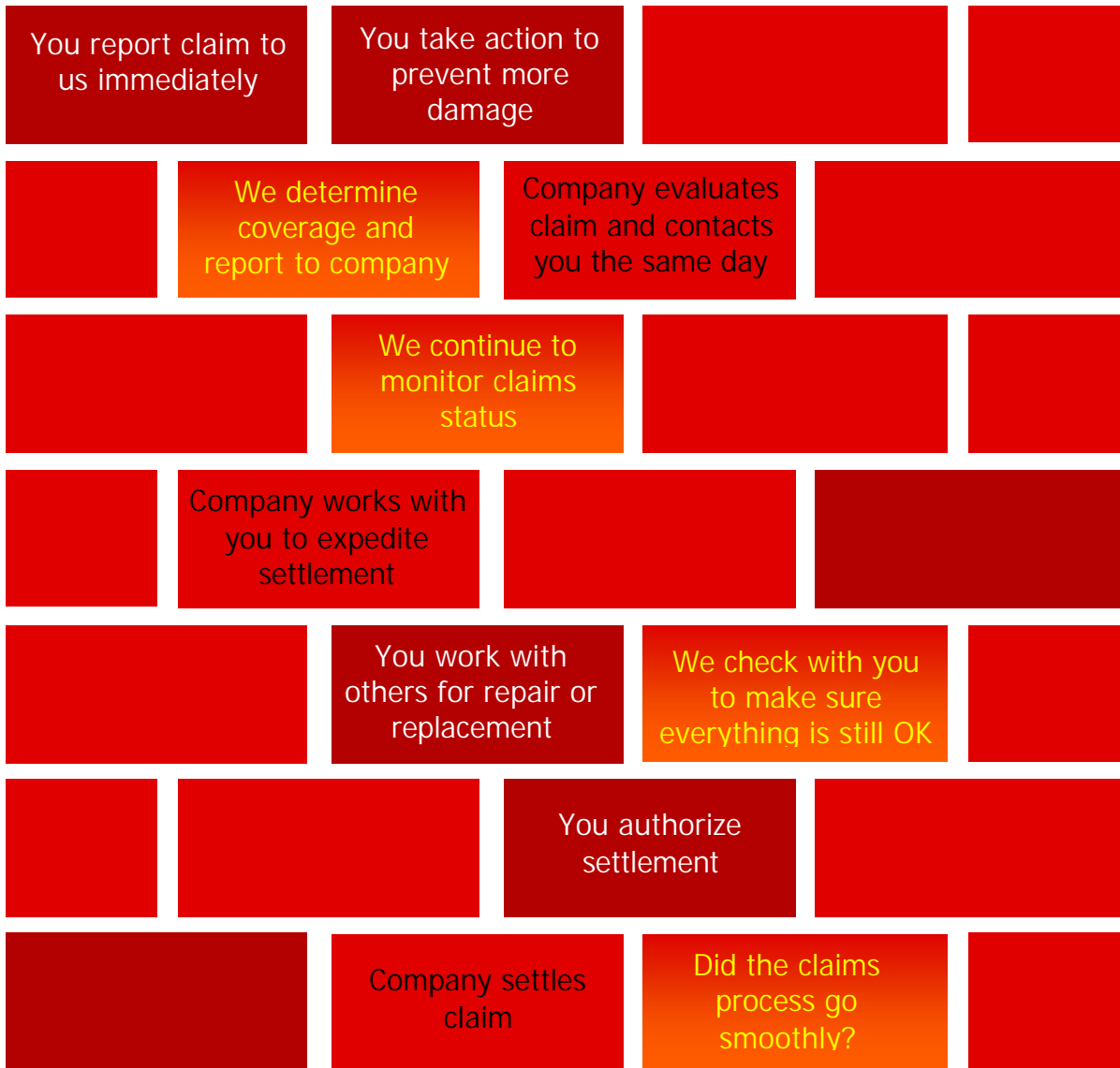
Claims Process



What do I do if I have a claim?

We're going to make sure getting your claim settled is not like running into a brick wall. We'll act as the mortar that holds the claims process together. You have some duties though, in the event of a loss:

- Reduce the potential damage as quickly as possible.
- Protect your property from future damage.
- Call us.



When you have a claim



Claims education

Before you suffer your first claim, you'll know exactly what to do to minimize the trauma of the claim and to save you time and effort.

We commit to educate you about your claims process to make it as easy as possible.



Claims specialist

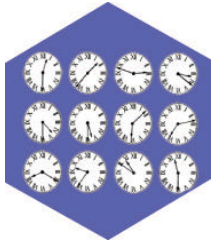
When you suffer a claim immediately call your account manager Name of Acct Mgr at Our phone number

- Report all claims the same day they occur.
- Be sure to protect your damaged property.



Follow up

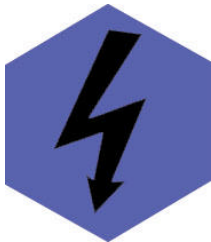
After you've reported your claim, we agree to follow up every 9 days so you don't have to worry about action being taken.



24 hours a day/ 7 days a week

Our claims people never sleep. Call any time of the year, any time of the day or night. After all, that's why you buy insurance. To get your claims paid fairly and timely.

The after hour claim email is insure@siaonline.com



Severe claims

When you suffer a severe claim, we commit to visit you and spend as much time with you as you need.

We'll ask your insurance company to advance money for you.



Please note

You must protect your property after a claim.

The quicker you report a claim, the quicker your insurance company can work on your behalf to settle the claim fairly.

When you call to report your claim, we'll ask you the necessary questions to get the information as



Exclusions

- Insurance is like a Swiss cheese. There are “holes.” When you suffer certain claims you may have to write the check, not the insurance company.
- Report all incidents, whether you think they are important or not
- Be sure to complete your annual Risk Analysis so you and we can discover a way to close those holes and keep the checks you have to write to a minimum.
- You must do everything you can to minimize your claim and save your property from more damage.

quickly as possible. We know you don't suffer many claims and want this traumatic experience to go as smoothly as possible for you.

“Our claim was taken care of immediately. Great service, no hassle. The “Best “
Dennis Cooper- Cooper’s Steak House - Escondido, CA

“All of the claims representatives were very helpful in the handling of our claim”
Bowen Shih – Sun City Family Restaurant – Temecula, CA