

Property Claim Process

Property Losses

What to do when an accident occurs:

Water Damage:

- Make emergency repairs to prevent further damage. This can include:
 - Turning off the water supply.
 - Making temporary repairs to leaking roof and/or pipes.
 - Removing and drying accumulation of water. If assistance is required, contact an emergency services contractor/repair company.
 - Preserving in as good an order as possible all items being claimed, both personal property and building items.
 - Not altering the condition of your house to allow an inspection, if required by a claim adjuster.
 - Securing an estimate of repair.

Wind Damage:

- Make the premises safe and secure.
- Be sure trees, fences, etc. do not pose a danger to insured or other parties.
- Prevent further loss. Be sure broken windows are repaired promptly and missing shingles are temporarily repaired to prevent further water loss.
- Secure an estimate of repair.

Fire Loss:

- Protect yourself and others. Do not enter a damaged building without checking with your local fire marshal or police official to verify that it is safe to do so.
- Report downed power lines or gas leaks to the utility company.
- Keep electricity turned off if there is standing water in the property.
- Do not alter the condition of the property, except for emergency repairs to prevent further damage.
- Preserve in as good a condition as possible those items being claimed.
- Prepare an inventory of damaged property. Include description of item, age, and replacement value.
- Secure an estimate of repair from your contractor.
 - In-case you do not have one, we recommend Build NY Services, Eric Afanasewicz, 516-351-1102, eric@buildnyservices.com for all your contracting and restoration needs. Mention you are a client of Cotgreave Insurance.

Call 631-820-8330 or email claims@get-insured.com as soon as possible to discuss your claim with your claim representative.