

### Your Duties Under Your Insurance Policy

1. Make sure your home is secure from further damage. Take steps to mitigate your damage by completing temporary repairs, drying out any water damage, etc. It is your responsibility to protect your property from further damage.
2. Cooperate in the investigation of your claim.
3. Make a detailed list of all damaged or destroyed personal property. Do not throw out damaged property until you have met with an adjuster.

Beware, following a storm, repair vendors may be going door-to-door asking to inspect your property for storm damage. We caution you not to sign any agreements prior to our inspection of the property as these agreements could bind you to uncovered repairs or to specific contractors.

### The Adjuster's Inspection

The independent adjuster will determine the scope of necessary repairs to your property from a covered cause of loss and prepare an estimate of the damage. It is important to point out any areas of concern to the adjuster so that the claim can be fully documented. Please provide the independent adjuster with any receipts, invoices, or additional information that is pertinent to your claim.

### My inspection took place, what is the next step?

The independent adjuster will inspect your property and compile a report. The report will be submitted to Western National and reviewed in the order it is received. Once reviewed, you will be contacted to discuss the findings of the inspection. You will be provided with a breakdown of any payment and a copy of the adjuster's estimate. We recommend you take time to review the paperwork in full. You are responsible for hiring a contractor.

### Choosing a Contractor

It is important to do your research on contractors. We recommend working with a licensed, local contractor. Ask friends, family members, and neighbors for their recommendations. Read reviews and review any contracts in detail prior to signing.

### When will I get a check?

Claims are processed in the order that they are received. Once payment is issued, please allow 7-10 days for mailing. Please note, the first payment is for the Actual Cash Value (ACV). The ACV is the cost to repair or replace damaged property less depreciation. Depreciation is a decrease in the value of that item due to its age and condition. If you have Replacement Cost Coverage on your policy, this depreciation is recoverable once the item is repaired or replaced.

## Why is the mortgage company on the payment?

Per your policy we include the mortgage company on payments for real property, which includes dwelling/structure and outbuildings. It is important to reach out to your mortgage company directly regarding their insurance check endorsement procedures as each company has different requirements.

## What if I get a contractor estimate that is higher than what the insurance company wrote?

If you or your contractor disagrees with the Western National estimate, notify our office immediately. Any supplements, repair of damages, and estimated amounts not listed in our estimate require prior approval. Approval must be obtained prior to repairs being started. We recommend you provide your contractor with a copy of the estimate from our independent adjuster.

## What is recoverable depreciation and holdback?

Recoverable depreciation is taken if you have Replacement Cost Coverage on your policy. We require a final invoice for repairs showing the amount it costs to complete the repairs or replace the property. We reserve the right to reinspect the repaired property.

## Timeframe Expectations

The timeframe for claim processing will vary depending on the event. The independent adjuster will submit a report to us within five business days of the inspection. Reports are reviewed in the order they are received. Please allow 7-10 business days for the review of the report. Please reach out to us with questions at 1-800-862-6070.

## Where can I send information about my claim?

Include your 10-digit claim number in the subject line to ensure it gets added to your file.

**Email:** PC.CLAIMS@WNINS.COM

**Mail:** Western National Insurance  
4700 West 77th Street  
Edina, MN 55435-4818

**Fax:** (952) 921-3153