

Property Claim Instructions

Prepared by
Winooski Insurance Agency

1. Protect property from further damage.
 - Cover the property if it is exposed to the elements.
 - Make temporary repairs, if reasonable and necessary, to protect the property from further damage.
 - Maintain a record of all expenses incurred.
 - Separate damaged from undamaged personal property.
2. Take photos of damage (if possible).
3. Prepare an inventory of damaged person property.
 - List quantity, description, and value.
 - Attach bills, receipts, estimates and related documents.
4. Retain damaged property until a claims adjuster approves its disposal (unless a danger to safety exists).
 - The adjuster may need to inspect the property.
 - The insurance company may be able to salvage the damaged property.
5. Notify police in the case of theft.
6. Expect to be contacted by the claims adjuster within two working days. Please call Winooski Insurance Agency Inc if you have not been contacted within that timeframe.
 - If the damage significantly affects your continuing operations, we will request that the insurance carrier expedite your claim.
 - Please let us know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.
7. Be prepared to provide additional information as requested by the claims adjuster.



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