

WHAT TO DO IF YOU SUFFER A LOSS TO YOUR HOME OR PROPERTY

The safety of you and your family is our top priority. Please take the appropriate precautions to ensure your wellbeing first. We then suggest that you consider the following actions whenever you are confronted with a loss to your home and/or personal property. These steps will aid in, and expedite, the claim process:

- Promptly report your loss to Sedgwick Delegated Authority (SDA) - Reporting instructions are detailed below
- Protect your property from further damage or loss:
 - Board up any broken or damaged doors and windows using plywood or other suitable materials
 - Cover any roof openings with tarps, if it can be done safely
 - Safely move, cover, and protect personal property to prevent further damage
- Keep an accurate record of repair costs to provide to your Account Manager
 - Retain copies of paid invoices
 - Keep receipts of all expenditures made to repair or protect the property
- Document any damages
 - Take a room by room inventory of damages to your dwelling and personal property
 - Take photographs of all damaged areas and/or items
- In case of theft or vandalism, immediately notify your local policing agency

HOW TO REPORT A CLAIM:

SDA is the Third Party Claims Administrator for your insurance carrier. To report a claim, you will need the DECLARATION PAGE of your policy. Once you have the Declaration Page accessible, you can contact us by any of the following methods and indicate that you are reporting a new claim for a policy written through Flow Insurance Services, Inc.

- Phone: New losses can be reported to our toll-free claim line 1-844-319-6238. Our call center is staffed 24 hours a day, and seven days a week to receive new losses. This number is ONLY for reporting new losses and operators will be unable to assist in any other manner, other than securing new loss information.
- Email: SDA accepts new losses via email through our TPAClaims@Sedgwick.com mailbox. When able, please attach a copy of your Declaration Page to the email. To avoid delay in claim processing, subject the email as NEW LOSS, and please ensure that you provide Coverholder name shown above, your contact details and the applicable: Policy number, Named Insured, Effective Dates, Loss Location, and Type of Loss.
- Fax: Losses can also be faxed to (407) 894-6710. Faxes should include a copy of your Declaration Page, your contact details, and the applicable: Policy number, Named Insured, Effective Dates, Loss Location, and Type of Loss.

Coverage cannot be confirmed or discussed at the time you first notify us of a loss. We must first contact the appropriate Coverholder that bound the policy to confirm and secure the policy details. Please be aware that confirmation is limited to times during the Coverholder's normal business hours.

WHAT TO EXPECT WHEN A CLAIM HAS BEEN REPORTED:

Once all policy information has been secured and confirmed, an Account Manager will attempt to contact you within 1 business day. That Account Manager will be your point of contact throughout the entire claim process. At that time they can explain your coverages, deductible, and the process to bring this matter to a timely and appropriate conclusion.

For Further assistance, please contact:

Sedgwick Delegated Authority

2650 Ingenuity Drive Suite 200, Orlando, Florida 32826

Ph: 407-849-0044

Fax: 407-849-6710

Email: tpaclaims@sedgwick.com